

2014

STAR RATINGS
REPORT



Deposit accounts





DEPOSITS

IN THIS REPORT

We research and rate 418 deposit accounts from 85 different institutions across seven different profiles to determine which products offer outstanding value for money.

The good news is, we're saving!

It seems we've learned our lessons from the lead up to the global financial crisis where we were spending more than we earned.

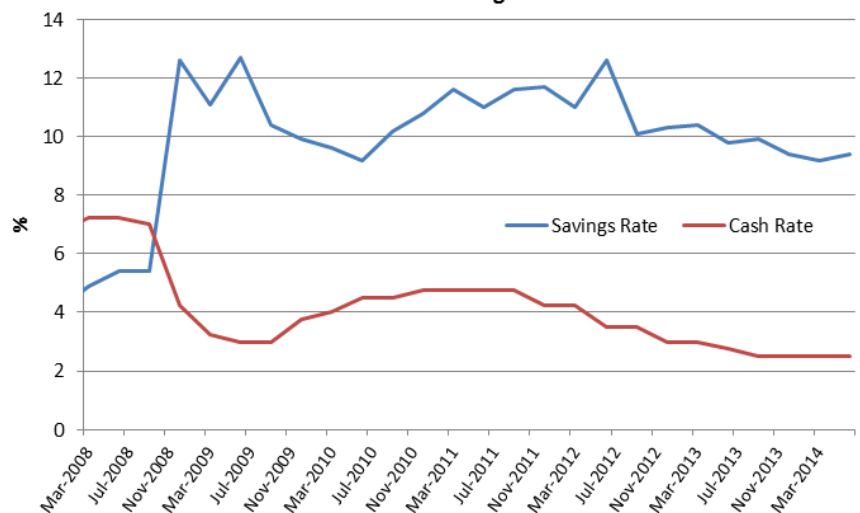
Australians' household savings rate climbed from a low benchmark of 5% at best to in excess of 12% for a brief period in 2009, according to the Australian Bureau of Statistics (ABS).

After the ups and downs of post-GFC shocks, savings now look to be following a similar trajectory to the cash rate.

Roughly 10% of household disposable income was squirrelled away last year.

This figure dipped slightly early in the year but is now back within sight of the 10% mark.

Household rate of savings vs cash rate



The bad news is, returns are low

The days of double-digit interest rates are long gone.

While this is fantastic for those paying off a home loan, it's bad news for those trying to find a healthy return on their savings.

It is also predicted Australia's cash rate may stay at 2.50% for quite some time yet – or perhaps decrease even further.

Unfortunately that low official cash rate is currently paired with an inflation rate at the higher end of the Reserve Bank's

comfort level. It's a combination that makes it virtually impossible for savers to stay ahead of the game right now.

In fact even savers on the most common income tax threshold of 34.5% (including the Medicare levy) are struggling to increase their wealth once inflation and income tax are taken into account.

Marginal tax rate (%)	Inflation rate (%)	Gross before-tax return needed to break even (%)
21.00	3.00	3.80
34.50	3.00	4.58
39.00	3.00	4.92
49.00	3.00	5.88

The table on the left shows the gross before-tax return that is needed from a savings account in order to break even, across the various income tax thresholds.

Calculations include Medicare levy of 2% and temporary budget repair levy of 2% for taxable incomes over \$180,000



What's on offer?

In this low-rate environment it's more important than ever to weigh up your options and choose accounts wisely.

CANSTAR is a great starting point because it gives you a clear picture of the suite of deposit and transaction accounts available so that you can make an informed choice.



What to expect...

Here's a snapshot of the current average rates offered for the different savings account types, and how those rates have changed over the past five years.

	2009		2014	
ONLINE SAVER	Maximum rate %	Average interest rate %	Maximum rate %	Average interest rate %
Base rate	5.11	2.93	3.50	2.33
Total	5.11	3.08	4.05	2.57

Based on accounts researched by CANSTAR, a balance of \$50,000 was considered

	2009		2014	
TERM DEPOSITS	Maximum rate %	Average interest rate %	Maximum rate %	Average interest rate %
30-day	5.85	2.78	3.30	2.55
60-day	7.65	2.97	3.40	2.72
90-day	7.80	3.93	3.65	3.20
180-day	8.45	4.31	3.77	3.30
270-day	8.55	4.33	3.70	3.08
1-year	8.55	4.96	3.70	3.42
2-year	8.30	5.19	4.00	3.56
3-year	7.10	5.32	4.16	3.75
4-year	6.60	4.97	4.26	3.89
5-year	7.00	5.72	4.41	4.06

Based on accounts researched by CANSTAR, a balance of \$50,000 was considered. Rates as at September 1, each year

	2009		2014	
CASH MANAGER	Maximum rate %	Average interest rate %	Maximum rate %	Average interest rate %
Total rate	4.75	2.25	3.50	1.8

Based on accounts researched by CANSTAR, a balance of \$50,000 was considered

	2009		2014	
BONUS SAVER	Maximum rate %	Average interest rate %	Maximum rate %	Average interest rate %
Base rate	4.00	0.72	2.90	0.66
Total	4.70	3.08	4.11	3.25

Based on accounts researched by CANSTAR, a balance of \$50,000 was considered



Any sweeteners?

Deposit accounts are fairly simple products, but an increasing number of financial institutions are offering extra features to sweeten the deal. Some features to keep an eye out for include:



- **Rewards points.** Once the exclusive domain of credit cards, rewards are slowly creeping in to the area of savings and transaction accounts. Two examples are the Bankwest Rewards Transaction account, which offers rewards points on both the balance held and on spending, and the Qantas Credit Union Qantas Points Saver, which offers Qantas points for account balances over \$1,000.
- **Discounts.** Shoppers love a discount and transaction accounts are getting in on the act. An example is the ING DIRECT Orange Everyday account, which offers 2% cash back on Visa payWave purchases under \$100 in Australia, subject to deposit criteria.
- **Free ATM access.** Another increasingly common feature is free access to third-party ATMs. Bank Vic, for example, offers unlimited free ATM transactions for withdrawals of \$100 or more (Australia-wide) at any ATM as part of its Ezipac package.
- **Bonus interest.** Another thing we all love is a bonus, and many financial institutions offer bonus interest rates on savings accounts. These are usually linked to strict deposit and withdrawal criteria and CANSTAR has identified seven outstanding-value bonus saver accounts as part of this rating.



First Home Saver Accounts scrapped

After a lifespan of only six years, what was perhaps the ultimate deposit account for first home savers – the First Home Saver Account (FHSA) scheme – has been axed in the Abbott government's first federal budget.

The scheme was a Rudd government initiative, announced in 2008, with predictions that 750,000 First Home Saver Accounts would be opened over the first four years.

However as of December last year, only 46,000 accounts had opened.

Under the scheme, First Home Saver Accounts were given concessional tax rates and government co-contributions.

Despite offering a concessional tax rate of 15% on interest earned in the accounts and awarding 17% co-contributions on the first \$6,000

deposited by savers each year, the scheme failed to attract many savers preparing to purchase their first home.

In order to qualify for the benefits, savers needed to deposit a minimum of \$1,000 a year over four years before they could withdraw any money in the account.

If the money was not used for a payment on a saver's first home, it was added to their superannuation account.

Poor understanding of the scheme plus complex and convoluted conditions contributed to the decision to close the book on FHSAs.

However, although co-contributions ended on July 1 this year, tax concessions will continue for another year.

After July 2015, First Home Saver Accounts will be treated as any other account.



Beware account fees

When interest rates are low, fees can hurt a lot. Common fees to look out for on various deposit accounts include:

1. Monthly account fees
2. Over-the-counter and branch fees
3. Eftpos and electronic transaction fees

Most banks waive or at least minimise these fees provided you stick to their guidelines, so it pays to adjust your savings and spending habits accordingly! Some common ways to wave fees goodbye are:

A deposit fee waiver

Some accounts will offer a fee waiver provided a certain amount of money is deposited into your account each month. The dollar value of deposit required will vary from product to product – and of course may change over time – but if you’re earning a regular income that could be directed into the account in question, it can be an easy way to avoid fees.

A balance waiver

Similar to a deposit fee waiver, a balance waiver generally requires you to keep a certain dollar value in your account at all times. This is a feature more common among customer-owned institutions and it’s certainly worth checking out. It can also be an effective way to ensure that you keep saving!

A relationship waiver

If you have multiple products with one institution – perhaps as part of a package deal – this may make you eligible for a waiver of regular account-keeping fees.

A concession card waiver

Most banks will waive or reduce fees if you are a student or concession card holder

And of course remember that sometimes finding a fee waiver is as simple as asking. From the bank’s point of view, waiving a fee can be an easy way to retain a customer.



Searching for the best

To help you compare deposit accounts, CANSTAR has looked at 418 products from 85 financial institutions across seven different profiles.

Our star ratings are easy to use and give you the ability to narrow down products worth investigating further.

For full listings and details, see the attached ratings tables.

In summary, though, we found the following numbers of products that offer outstanding value for each individual profile as follows:



Profile	Number of five-star products
High Transactor	13 ★★★★★
Low Transactor	14 ★★★★★
Electronic Transactor	17 ★★★★★
Cash Manager	5 ★★★★★
Online Saver	12 ★★★★★
Bonus Saver	7 ★★★★★
Junior Saver	6 ★★★★★





DEPOSITS

What are the CANSTAR Deposit Account Star Ratings?

CANSTAR's *Deposit Star Ratings* use a sophisticated rating methodology, unique to CANSTAR, which compares deposit products in Australia. CANSTAR star-rated products represent a shortlist of financial products. This shortlist narrows the search for consumers to products that have been independently assessed and ranked.

The CANSTAR *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 five-star concept, with five stars signifying outstanding value offered by the product.

Rising stars are those products that would be rated five-star or higher but have not been in the market for more than 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 the 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
- Children's 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 *Business Banking Star Ratings*.

How is the CANSTAR Deposit Account Star Ratings structured?

CANSTAR recognises that deposit account users have different needs in terms of saving and transacting. Hence the CANSTAR *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 *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 transaction security. Points are aggregated to achieve a Pricing score (P) and a Feature score (F)

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

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



Deposit Account
Rated across
seven profiles

Refer to Table 1
For breakdown of weightings

Pricing
70-80%

Refer to Table 3
For average balances

Rates

Historical rates over
past six months
10-80%

Fees

Customer transaction
scenario
20-90%

Refer to Table 2
For transaction numbers
and weightings

**Branch/ATM
coverage**

Number of people per
branch/ATM in best
state
0-25%

**Product
features**

Across seven categories
75-100%

18-month total
interest calculation
(Online only)
0-50%

Six-month historical
average total rate
25-100%

Six-month historical
average base
0-25%

Refer to Table 4
For feature weightings

Account facilities
20-50%

Specific conditions
20-45%

Exemptions from
fees and charges
0-5%

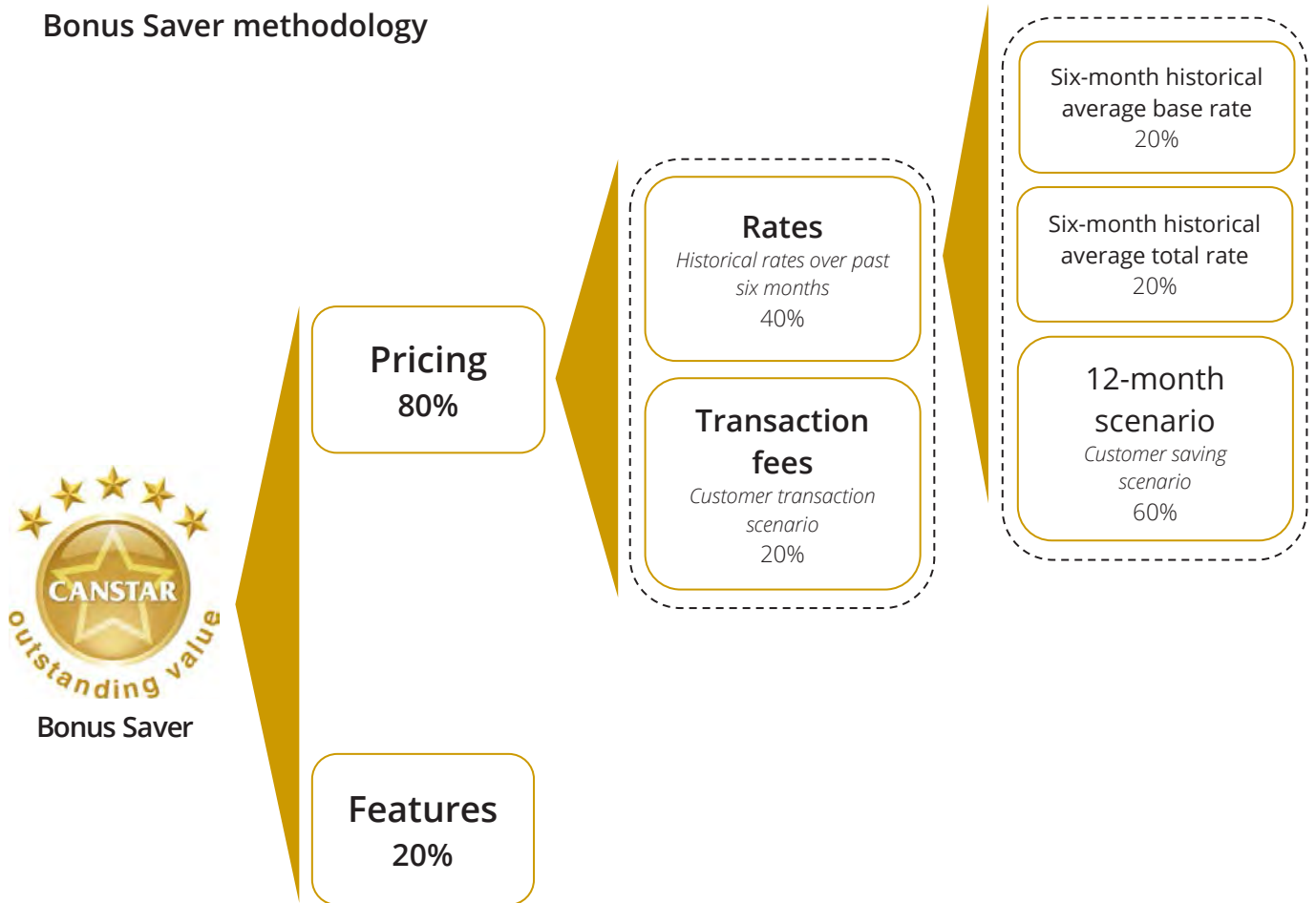
Account design
options
5%

Mobile and online
security
5-20%

Exception fees
0-5%

Junior financial
literacy
0-25%

Bonus Saver methodology



12-month scenario

- \$5,000 initial deposit
- \$200 monthly deposit on day one of the next 11 months except month six, where no deposit is made
- \$100 withdrawal last day of month 12

Total score

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

Profile 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).

TABLE 1: Deposit Account Star Rating components

Profile	Pricing	Features
High Transactor	70%	30%
Low Transactor	70%	30%
Electronic Transactor	70%	30%
Cash Manager *	80%	20%
Online Saver **	80%	20%
Bonus Saver	80%	20%
Junior Saver	70%	30%

Profile	Rate	Scenario	Product features	Coverage
High Transactor	10%	90%	80%	20%
Low Transactor	10%	90%	80%	20%
Electronic Transactor	10%	90%	80%	20%
Cash Manager	75%	25%	75%	25%
Online Saver	80%	20%	100%	-
Bonus Saver	80% [#]	20%	90%	10%
Junior Saver	80%	20%	85%	15%

* Required to pay a minimum of 1% at \$100,000
** Required to pay a minimum of 1% at \$25,000
[#] Split into 20% Historical Base Rate, 20% Historical Total Rate and 60% 12-month interest scenario

Pricing score

CANSTAR 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:

- 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 six months. Interest rate tiers are taken into account.

The scenario analysis is conducted using CANSTAR's 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: Deposit Account Star Ratings scenario description

	High/(Low) Transactor	Electronic Transactor	Cash Manager	Bonus Saver	Online saver	Junior saver
Average no. of transactions	35/(10)	25	10	5	5	2
Average balance	\$ 2,000	\$ 2,000	\$ 100,000	\$ 25,000	\$ 25,000	\$ 1,000
Average deposit	\$ 3,000	\$ 3,000	\$ 10,000	\$ 1,000	\$ 1,000	\$ 100
ATM withdrawal own network	20%	25%	-	-	-	-
ATM withdrawal other network	5%	10%	-	-	-	-
Branch cash withdrawal	5%	-	20%	-	-	-
Branch cash deposit	-	-	-	-	-	100%
Cheque deposit	5%	-	-	-	-	-
Cheque withdrawal	5%	-	-	-	-	-
Direct credit	-	-	-	-	-	-
Direct debit	5%	10%	20%	-	-	-
Eftpos transaction	35%	40%	-	-	-	-
Internet transaction	-	-	-	100%	100%	-
BPAY	15%	5%	25%	-	-	-
Internet pay anyone	5%	10%	35%	-	-	-

CANSTAR's 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: Deposit Account Star Ratings interest rate tiers

	Tier 1, \$	Tier 2, \$	Tier 3, \$
Interest rate tier weighting	50%	35%	15%
High/Low Transactor	1,000	2,000	5,000
Electronic Transactor	1,000	2,000	5,000
Cash Manager	25,000	50,000	100,000
Bonus Saver	2,000	10,000	25,000
Online Saver	5,000	25,000	50,000
Junior Saver	500	1,000	2,000

Feature score

The Feature (F) component consists 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 more than 100 product features with weights given to each relevant area. Examples include minimum opening deposit, minimum withdrawal and ATM facilities.

Access

The ratio of the total number of free ATMs and branches across all Australian states and territories (excluding ACT) against its respective population is calculated against a cap of 15,000 people per ATM and 30,000 people per branch. Any institution that exceeds the cap will receive full points for this category, with the remaining institutions being indexed against the caps.

Access areas are weighted differently depending on the profile:

Access point	Low/High Transactor	Electronic Transactor	Cash Manager	Bonus Saver	Junior Saver	Online Saver
ATM	50%	100%	50%	-	-	-
Branch	50%	-	50%	100%	100	-

Product features

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. The following table outlines the weightings of each of the feature categories per profile:

TABLE 4: Deposit Account Star Ratings feature category weightings

Category description	Transactor	Cash Manager	Online/ Bonus Saver	Junior Saver
Account facilities	50%	40%	25%	20%
Specific conditions	20%	30%	45%	40%
Exception fees	5%	-	-	-
Exemptions from fees and charges	5%	5%	5%	5%
Account design options	5%	5%	5%	5%
Mobile and online security	15%	20%	20%	5%
Junior specific	-	-	-	25%
Total	100%	100%	100%	100%

Awards

Each year CANSTAR 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. All institutions that are rated in at least one of the product profiles are included in the awards calculations.

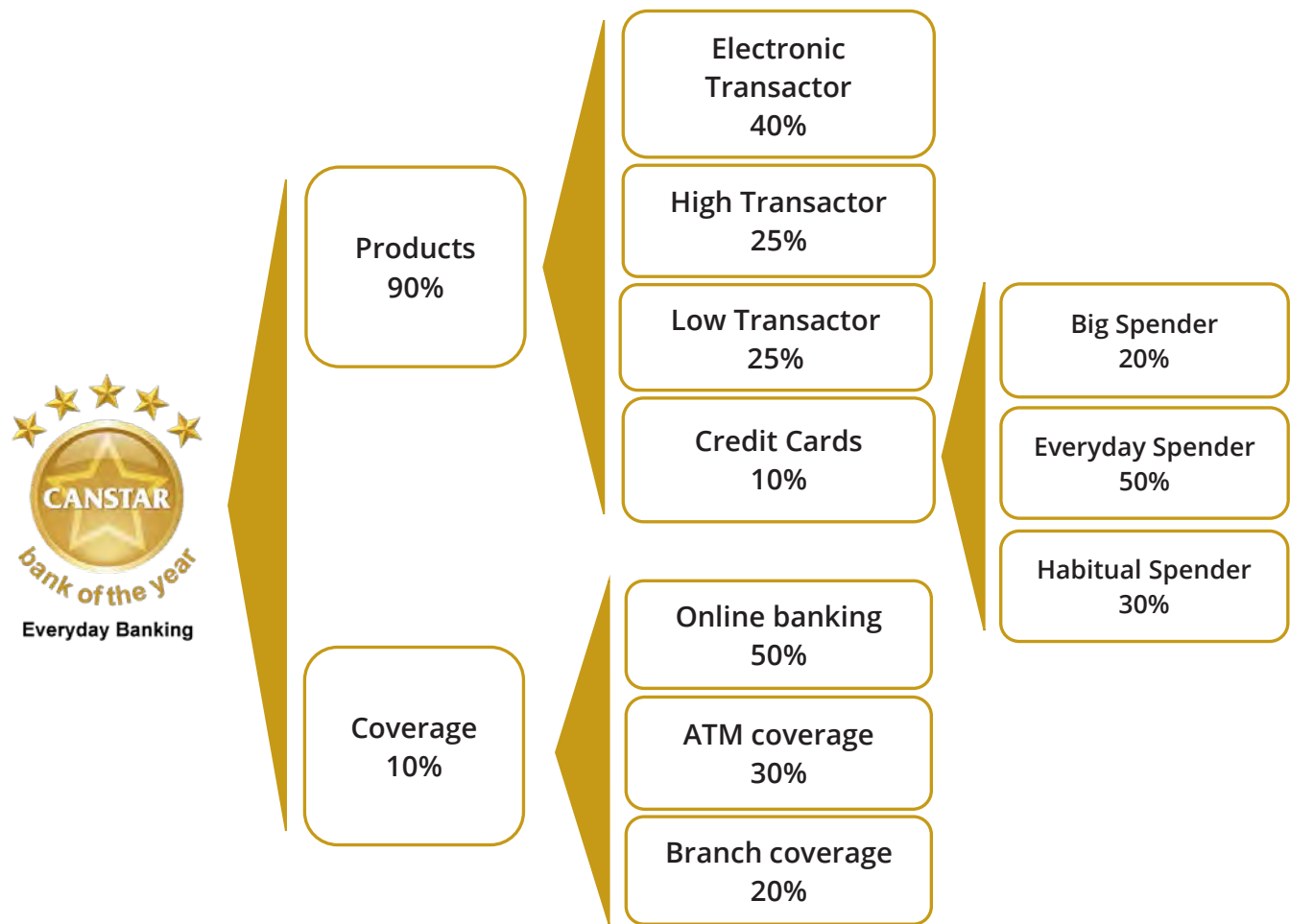
The product scores used in the calculations come directly from the star ratings profiles, with an institution's best scoring product counting towards the award. Where appropriate additional institution factors are included in the awards. For these additional factors, information is taken from the details collected for some of CANSTAR's other ratings, such as online banking.

Bank of the Year – Savings Award



Online Saver, Cash Manager, Bonus Saver and Term Deposits scores are an institution's best score taken from the individual product ratings respectively. The Savings tools/calculators information is taken from CANSTAR's *Online Banking Award*. This covers features such as online calculators, graphing tools and online tips and articles.

Bank of the Year – Everyday Banking Award



For the *Everyday Banking Award*, the High, Low and Electronic Transactor profile's scores are the best scores from individual star ratings profiles. Additionally, the Big and Everyday Spender scores are taken from the latest *Credit Card Star Ratings*. The coverage score information is taken from two different sources. The online banking score comes from the *CANSTAR Online Banking Award*. ATM and branch coverage comes from calculations using the latest APRA points of presence information.

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 institution. All awards are recalculated every year based on the latest ratings. CANSTAR also monitors rate changes on an ongoing basis.

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 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
- Landlord insurance
- Life insurance
- Managed investments
- Margin lending
- Online share trading
- Package banking
- Personal loans
- Pet insurance
- Reward programs
- SMSF loans
- Superannuation
- Term deposits
- Travel insurance
- Travel money cards
- Youth banking



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Deposit Account Star Ratings

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All rates current at September 1st 2014, 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, (\$)	Base Interest Rate % \$5000	Bonus Interest rate, % \$5,000
★★★★★ "outstanding value"									
BankSA	Incentive Saver Account	Nil	✓	✗	0.60	0.60	2.50	0.50%	3.80%
BankVic	Bonus Saver	Nil	✗	✗	N/A	N/A	N/A	2.00%	3.75%
Coastline Credit Union	e-Saver S35	Nil	✗	✗	N/A	N/A	N/A	1.90%	3.56%
nab	Reward Saver	Nil	✗	✗	N/A	N/A	Nil	1.00%	3.83%
Qld Police Credit Union	Bonus Saver	Nil	✗	✗	N/A	N/A	Nil	1.15%	3.80%
RaboDirect	PremiumSaver	Nil	✗	✗	N/A	N/A	N/A	1.90%	3.85%
RAMS	Saver	Nil	✗	✗	N/A	N/A	N/A	2.81%	4.11%
★★★★									
Bank of Melbourne	Incentive Saver Account	Nil	✗	✗	Nil	Nil	Nil	0.01%	3.80%
BankVic	EzeSaver	Nil	✗	✗	N/A	N/A	N/A	2.75%	3.00%
Bankwest	Regular Saver	Nil	✗	✗	N/A	N/A	Nil	0.00%	3.55%
BOQ	Bonus Interest Savings	Nil	✓	✗	0.65	0.65	2.00	1.00%	3.40%
Commonwealth Bank	GoalSaver	Nil	✗	✗	N/A	N/A	Nil	0.01%	4.00%
FCCS Credit Union	Achieve Saver AC S55	Nil	✓	✗	N/A	N/A	2.00	1.80%	3.80%
IMB	Reward Saver	Nil	✗	✓	0.70	0.85	2.25	0.00%	4.00%
Qantas Credit Union	Bonus Saver Account	Nil	✗	✓	N/A	N/A	2.00	1.00%	3.75%
St.George Bank	Incentive Saver Account	Nil	✓	✗	0.60	0.60	2.50	0.01%	3.80%
Unicredit-WA	UniSaver Online	Nil	✗	✗	N/A	N/A	Nil	0.50%	3.75%
★★★									
ADCU	Online Saver	Nil	✗	✗	N/A	N/A	N/A	0.27%	4.02%
ANZ	Progress Saver	Nil	✓	✗	1.00	1.00	2.50	0.01%	3.71%
bankmecu	Incentive Saver Account	Nil	✗	✓	N/A	N/A	2.00	0.25%	3.75%
Bankwest	Smart eSaver	Nil	✗	✗	N/A	N/A	N/A	0.01%	3.80%
Catalyst Money	CU+saver	Nil	✓	✗	1.00	1.00	0.75	0.05%	3.50%
Community First CU	Bonus Saver	Nil	✗	✓	N/A	N/A	1.50	0.10%	3.10%
Easy Street Fin Services	Bonus Saver Account	Nil	✗	✗	N/A	N/A	N/A	0.01%	3.93%
ECU Australia	Bonus Saver Account	Nil	✓	✗	N/A	N/A	2.00	2.00%	3.00%
First Option Credit Union	Bonus Saver	Nil	✗	✗	N/A	N/A	Nil	0.10%	3.15%
Greater Building Society	Bonus Saver Account	Nil	✗	✗	N/A	N/A	N/A	0.00%	3.60%
Heritage Bank	Target Bonus Account	Nil	✓	✗	N/A	N/A	1.25	0.50%	3.00%
Horizon Credit Union	Reward Saver	Nil	✓	✓	N/A	N/A	1.00	0.00%	4.00%
HSBC	Serious Saver Account	Nil	✗	✗	N/A	N/A	N/A	0.00%	4.00%
Hume Building Society	iSave	Nil	✗	✗	N/A	N/A	N/A	2.50%	3.50%
Illawarra CU NSW	CU+saver	Nil	✗	✓	1.00	1.00	0.75	0.05%	3.50%
Intech Credit Union	XLR8 Online Account	Nil	✗	✓	N/A	N/A	10.00	1.00%	3.00%
Macquarie Credit Union	Online Savings Account	Nil	✗	✗	N/A	N/A	10.00	1.80%	2.70%
Newcastle Permanent	Rapid Saver Statement	Nil	✓	✗	0.50	0.50	1.75	0.00%	3.50%
People's Choice Credit U	Online Saver Account	Nil	✗	✗	N/A	N/A	N/A	2.50%	2.90%
People's Choice Credit U	Bonus Saver Account	Nil	✓	✗	N/A	N/A	3.00	0.01%	3.81%

your guide to product excellence



Deposit Account Star Ratings

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Bonus Saver

Company	Product	Account Keeping Fees, (\$)	Limited Free Transactions	Rebate on fees	Own ATM withdrawal fee, (\$)	Eftpos fee, (\$)	Branch withdrawal fee, (\$)	Base Interest Rate % \$5000	Bonus Interest rate, % \$5,000
★★★									
Quay Credit Union	Bonus Saver	Nil	✗	✗	N/A	N/A	N/A	2.00%	3.25%
SGE Credit Union	Bonus Savers Account	Nil	✓	✗	N/A	N/A	1.25	1.25%	3.25%
Summerland CU	Bonus Saver Account	Nil	✗	✓	N/A	N/A	3.00	0.00%	3.50%
Teachers Mutual Bank	Reward Saver S6	Nil	✓	✗	N/A	N/A	N/A	0.10%	3.71%
The Mutual	Bonus Saver	Nil	✓	✗	N/A	N/A	1.00	0.00%	3.60%
The Rock Building Soc	Online Saver Account	Nil	✗	✗	N/A	N/A	25.00	2.75%	2.75%
Victoria Teachers Mutual	Bonus Saver Account S98	Nil	✗	✗	N/A	N/A	Nil	0.05%	3.50%
Westpac	Reward Saver	Nil	✗	✗	2.50	2.50	2.50	0.01%	3.71%
★★									
Beyond Bank	Bonus Saver Account	Nil	✓	✗	N/A	N/A	3.00	0.01%	2.40%
Coastline Credit Union	Bonus Reward Saver S2	6.00m	✓	✗	N/A	N/A	5.00	0.05%	2.05%
Defence Bank	maxE Saver	Nil	✗	✗	N/A	N/A	Nil	0.50%	3.00%
Hume Building Society	Reward Saver	Nil	✓	✗	N/A	N/A	1.50	0.25%	2.50%
Hunter United Credit Un	XLR8 Savings Account	5.00m	✗	✓	N/A	N/A	Nil	0.00%	3.40%
Hunter United Credit Un	Premium Online Investor	Nil	✗	✗	N/A	N/A	N/A	0.00%	3.56%
Newcastle Permanent	Rapid Saver Passbook	Nil	✓	✗	N/A	N/A	1.75	0.00%	2.20%
QT Mutual Bank	Bonus Saver Account	Nil	✗	✓	1.30	0.60	2.00	0.05%	1.85%
SCU	Savings Motivator	Nil	✗	✓	N/A	N/A	2.00	0.10%	2.50%
★									
Bankwest	Solid Gold Saver	Nil	✗	✗	Nil	Nil	Nil	0.00%	0.00%
Northern Beaches CU	Bonus Saver Account S7	Nil	✗	✓	N/A	N/A	2.00	0.40%	1.00%
P&N Bank	SwiftSaver Account	Nil	✗	✗	N/A	N/A	Nil	0.25%	1.25%



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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
★★★★★ "outstanding value"								
Bank of Melbourne	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
Bank of Melbourne	Express Freedom	3.00m	1000.00	✗	Nil	2.50	✓	0.000%
Bank of Sydney	Everyday Saver	Nil	N/A	✗	Nil	Nil	✓	3.000%
BankSA	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
BankSA	Express Freedom	3.00m	1000.00	✗	Nil	2.50	✓	0.000%
BankVic	Multipack - At Call S1	Nil	N/A	✗	1.80	Nil	✓	0.100%
Bankwest	Hero Transaction Account	6.00m	2000	✗	Nil	Nil	✓	3.000%
BOQ	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	✓	0.000%
Citibank	Plus Transaction Account	Nil	N/A	✗	Nil	Nil	✓	0.000%
Commonwealth Bank	Complete Access	6.00m	2000.00	✗	Nil	Nil	✓	0.010%
Commonwealth Bank	Smart Access	4.00m	2000.00	✗	Nil	2.00	✓	0.010%
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	✓	0.010%
nab	Cash Manager	Nil	N/A	✗	Nil	Nil	✓	2.000%
St.George Bank	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
St.George Bank	Express Freedom	3.00m	1000.00	✗	Nil	2.50	✓	0.000%
Teachers Mutual Bank	Everyday Account S1	5.00m	2000.00	✗	Nil	Nil	✓	0.010%
Westpac	Choice	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
◇ "rising star"								
Gateway Credit Union	Edge Account	Nil	N/A	✗	Nil	Nil	✓	3.000%
★★★★★								
AMP Bank	Cash Manager	5m	2000	✗	Nil	N/A	✓	2.500%
ANZ	Access Advantage	5.00m	2000	✗	Nil	Nil	✓	0.000%
Bank of Melbourne	Incentive Saver Account	Nil	N/A	✗	Nil	Nil	✓	3.800%
Bank of Melbourne	Sense Account Everyday	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
BankSA	Sense Account Everyday	5.00m	2000.00	✗	Nil	Nil	✓	0.000%
Bankwest	Zero Transaction Account	6.00m	2000	✗	Nil	Nil	✓	0.000%
BOQ	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	✓	0.000%
Citibank	Ultimate Saver	Nil	N/A	✗	Nil	Nil	✓	0.000%
Citibank	Cash Investment Account	Nil	N/A	✗	Nil	Nil	✓	0.100%
CUA	Freedom Plus	Nil	N/A	✗	1.50	2.00	✓	0.250%
Delphi Bank	Liberty Account	4.00m	2000.00	✗	Nil	Nil	✓	0.250%
Gateway Credit Union	Everyday Savings Account	Nil	N/A	✗	Nil	Nil	✓	0.100%
HSBC	Day to Day Account	Nil	N/A	✗	Nil	5.00	✓	0.000%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	1.50	✓	0.000%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	1.50	✓	0.050%
IMB	Everyday UnLtd (SYD,AC	6.00m	N/A	✗	Nil	Nil	✓	0.000%
ING DIRECT	Orange Everyday	Nil	N/A	✗	Nil	N/A	✓	0.000%
ME Bank	EveryDay Transaction Acc	Nil	N/A	✗	Nil	Nil	✓	0.000%
Newcastle Permanent	Everyday Account	4.00m	1800.00	✗	Nil	Nil	✓	0.010%

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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
★★★★								
P&N Bank	Easypay Access Account	5.00m	500.00	✗	Nil	Nil	✓	0.050%
People's Choice Credit U	Zip Account	Nil	2000	✗	Nil	Nil	✓	0.000%
Police Bank	Easy Access S1	Nil	N/A	✗	Nil	2.00	✓	0.050%
Quay Credit Union	RediAccess	Nil	N/A	✗	Nil	N/A	✓	0.000%
St.George Bank	Sense Account Everyday	5.00m	2000	✗	Nil	Nil	✓	0.000%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	✓	0.010%
Suncorp Bank	Everyday Options	5.00m	N/A	✗	Nil	Nil	✓	0.010%
Suncorp Bank	Everyday Basics Account	Nil	N/A	✗	Nil	Nil	✓	0.000%
Teachers Mutual Bank	Everyday Direct Account	5.00m	2000.00	✗	Nil	3.00	✓	0.010%
Transport Mutual Credit	Multi-Access Account S4	Nil	N/A	✗	1.50	1.50	✓	0.025%
Unicredit-WA	Everyday Access	5.00m	N/A	✓	Nil	Nil	✓	0.050%
★★★★								
AMP Bank	Access Account	Nil	N/A	✗	Nil	N/A	✓	0.000%
ANZ	Premium Cash Mngmnt A	Nil	N/A	✗	0.50	2.50	✓	0.000%
Arab Bank Australia	Cash Management Accou	5.00m	N/A	✗	Nil	2.00	✓	0.250%
Arab Bank Australia	Online Savings Account	Nil	N/A	✗	Nil	2.50	✓	3.200%
Arab Bank Australia	Statement Savings Acc	6.00m	N/A	✗	Nil	2.00	✓	0.000%
Bank of Melbourne	Investment Cash Account	Nil	N/A	✗	0.60	2.50	✓	0.750%
Bank of Sydney	Everyday Main Account	5m	N/A	✗	3.00	2.00	✓	0.000%
bankmecu	CMA - Transaction Acnt	Nil	N/A	✓	1.50	2.00	✓	0.000%
bankmecu	Access Account S1	Nil	N/A	✓	1.50	2.00	✓	0.010%
BankSA	Incentive Saver Account	Nil	N/A	✗	0.60	2.50	✓	3.800%
BankSA	Investment Cash Account	Nil	N/A	✗	0.60	2.50	✓	0.750%
BankVic	EzePay	Nil	N/A	✗	1.80	2.00	✓	0.000%
Bankwest	Instant Saver	3.00m	N/A	✗	Nil	5.00	✗	0.750%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	✗	Nil	4.00	✓	0.010%
Bankwest	Lite Transaction Account	5.00m	N/A	✗	Nil	Nil	✓	0.010%
bcu	basic access	Nil	N/A	✗	0.50	1.00	✓	0.000%
bcu	access	5.00m	N/A	✗	Nil	Nil	✓	0.050%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.70	1.75	✓	0.050%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.70	1.75	✓	0.010%
BOQ	Cash Management Accou	5.00m	N/A	✗	0.65	2.00	✓	0.000%
Catalyst Money	Access Account	Nil	N/A	✗	1.50	0.75	✓	0.000%
Circle Credit Co-op	Super S Account S6	Nil	N/A	✗	Nil	Nil	✓	0.050%
Circle Credit Co-op	General Savings S1,3	Nil	N/A	✗	Nil	Nil	✓	0.050%
Coastline Credit Union	Access Account S30	6.00m	N/A	✗	Nil	Nil	✓	0.050%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	✗	Nil	0.50	✓	0.050%
Community Mutual Grou	High Rise Account	5.00m	N/A	✓	Nil	Nil	✓	0.050%
Community Mutual Grou	Community Partnership	5.00m	N/A	✓	Nil	Nil	✓	0.050%



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Electronic Transactor

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★★★								
CUA	Cash Management Ac	Nil	N/A	✗	1.50	2.00	✓	0.100%
CUA	Prime Access	Nil	N/A	✗	1.50	2.00	✓	0.010%
Defence Bank	National Access Account	Nil	N/A	✗	Nil	Nil	✓	0.010%
Defence Bank	Salary Saver	4m	2000	✗	Nil	Nil	✓	0.010%
ECU Australia	Access Plus	5.00m	N/A	✗	Nil	Nil	✓	0.000%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1.40	2.00	✓	0.000%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.20	2.00	✗	0.000%
Greater Building Society	Ultimate Account	Nil	N/A	✗	0.50	1.75	✓	0.000%
Greater Building Society	Access Account	Nil	N/A	✓	0.50	1.75	✓	0.050%
Heritage Bank	Simply Access	Nil	N/A	✗	Nil	Nil	✓	0.010%
Heritage Bank	Cash Management Accou	Nil	N/A	✗	Nil	1.00	✓	0.010%
Heritage Bank	Simply Access Special	Nil	N/A	✗	Nil	Nil	✓	0.010%
Heritage Bank	Money Manager Account	Nil	N/A	✗	Nil	1.00	✓	0.100%
Holiday Coast CU	Great Day Transaction S2	6.00m	N/A	✗	1.50	1.50	✓	0.000%
Horizon Credit Union	Advantage 25	6.00m	N/A	✗	Nil	Nil	✓	0.000%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	✓	0.010%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	✓	0.010%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	✓	0.010%
IMB	Every Day Account S4	Nil	N/A	✓	0.70	2.25	✓	0.050%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	✓	0.000%
IMB	Reward Saver	Nil	N/A	✓	0.70	2.25	✓	2.000%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	✓	0.020%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	✓	0.020%
ME Bank	InterestME Savings Ac	Nil	N/A	✗	1.00	N/A	✗	0.050%
MyState	Access Account	5.00m	2000.00	✗	Nil	Nil	✓	0.010%
Newcastle Permanent	Rapid Saver Statement	Nil	N/A	✗	0.50	1.75	✗	3.500%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.50	1.75	✓	0.000%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1.00	2.00	✓	0.050%
People's Choice Credit U	Everyday Account	6.00m	2500	✗	Nil	Nil	✓	0.000%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2.00	Nil	✓	0.010%
QT Mutual Bank	Everyday Account	6.00m	2000	✗	Nil	2.00	✓	0.000%
QT Mutual Bank	Current Account	Nil	N/A	✓	1.30	2.00	✓	0.010%
Rabobank Australia	CMA Standard Account	10m	N/A	✗	Nil	N/A	✓	0.000%
Rabobank Australia	Premium Standard Accou	10m	N/A	✗	Nil	N/A	✓	0.000%
RAMS	Action	Nil	N/A	✗	Nil	N/A	✓	0.010%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	✓	0.000%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	✓	0.050%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	Nil	✓	0.050%
SGE Credit Union	Reward Me Saver Accoun	Nil	1000.00	✗	2.00	1.25	✓	0.000%



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Electronic Transactor

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★★★								
St.George Bank	Investment Cash Account	Nil	N/A	✗	0.60	2.50	✓	0.750%
St.George Bank	Incentive Saver Account	Nil	N/A	✗	0.60	2.50	✓	3.800%
The Capricornian	Personal Banking Account	5.00m	N/A	✗	0.50	2.00	✓	0.000%
The Capricornian	Essentials	Nil	N/A	✗	1.00	1.00	✓	0.000%
The Capricornian	10X10 Cap	10.00m	N/A	✗	1.00	Nil	✓	0.000%
The Mac	EveryDay Savings	Nil	N/A	✗	1.25	Nil	✓	0.050%
The Mutual	Express Savings Account	Nil	N/A	✗	1.00	1.00	✓	0.000%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	Nil	✗	0.000%
UBank	USaver Ultra	Nil	N/A	✗	Nil	N/A	✓	0.000%
Victoria Teachers Mutual	Everyday Account S1	Nil	N/A	✗	1.80	1.00	✓	0.050%
★★								
ADCU	Access Savings S1	Nil	N/A	✓	0.80	Nil	✓	0.100%
ANZ	Progress Saver	Nil	N/A	✗	1.00	2.50	✓	3.710%
Bank of Sydney	Smart Net Account	Nil	N/A	✗	Nil	3.00	✓	2.350%
Beyond Bank	Access Savings AccountS	Nil	N/A	✓	2.00	2.50	✓	0.010%
CairnsPenny Savings&L	Access Plus Account S21	Nil	N/A	✗	1.50	Nil	✓	0.010%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.50	Nil	✓	0.010%
FCCS Credit Union	Redi Access AC S13	Nil	N/A	✗	1.20	2.00	✗	0.000%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	2	✓	1.500%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1.00	1.00	✓	0.010%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1.00	1.00	✓	0.010%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1.00	0.75	✓	0.000%
IMB	Cash Management Ac S	Nil	N/A	✓	0.70	2.25	✓	0.000%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	1.20	5.00	✓	0.050%
Qantas Credit Union	At Call Savings	Nil	N/A	✓	2.00	2.00	✓	0.050%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.50	Nil	✓	0.000%
QT Mutual Bank	Cash Management Accou	Nil	N/A	✓	1.30	2.00	✓	0.000%
QT Mutual Bank	Bonus Saver Account	Nil	N/A	✓	1.30	2.00	✓	1.770%
Queenslanders CU	Basic Account	5.00m	N/A	✓	1.25	1.25	✓	0.000%
SCU	Access Savings	Nil	N/A	✓	1.75	2.00	✓	0.000%
SERVICE ONE Members	Day to Day Account	Nil	N/A	✓	1.25	2.25	✓	0.000%
SGE Credit Union	Access Account	Nil	N/A	✗	2.00	1.25	✓	0.010%
Summerland CU	Everyday Account	Nil	N/A	✓	1.00	3.00	✓	0.000%
The Rock Building Soc	Fee Cruncher Account	Nil	1000.00	✗	0.50	2.50	✗	0.050%
★								
Beyond Bank	Cash Management Accou	Nil	N/A	✓	2.00	2.50	✓	0.050%
Citibank	Cash Management Accou	5.00m	N/A	✗	2.00	Nil	✓	0.100%
Community First CU	Access Account S7	Nil	N/A	✓	1.50	1.50	✓	0.000%
Delphi Bank	Cash Management Accou	10.00m	N/A	✗	1.50	1.00	✓	0.000%



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★								
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	✓	0.050%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	✓	0.000%
SERVICE ONE Members	Saving Investment AC	Nil	N/A	✓	1.25	2.25	✓	0.025%
Westpac	Reward Saver	Nil	N/A	✗	2.50	2.50	✓	3.710%



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Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★★★★★ "outstanding value"								
Arab Bank Australia	Online Savings Account	Nil	No min	✗	✓	✓	✓	3.20%
Bank of Sydney	Everyday Saver	Nil	No min	✗	✓	✓	✓	3.00%
Bank of Sydney	Smart Net Account	Nil	1.00	✗	✓	✓	✓	3.50%
BOQ	Cash Management Accou	5.00m	No min	✓	✓	✓	✓	2.60%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	✓	2.70%
◇ "rising star"								
Gateway Credit Union	Edge Account	Nil	No min	✓	✓	✓	✓	3.00%
★★★★★								
Beyond Bank	monEsaver Internet Acc	Nil	No min	✓	✓	✓	✓	2.85%
Citibank	Cash Investment Account	Nil	No min	✓	✓	✓	✓	2.50%
Defence Bank	Cash Management Accou	Nil	No min	✓	✓	✓	✓	2.50%
First Option Credit Union	iT Saver	Nil	No min	✓	✓	✓	✓	2.75%
Heritage Bank	Money Manager Account	Nil	1.00	✓	✓	✓	✓	1.50%
Hume Building Society	Professional Cash Manag	Nil	5000.00	✓	✓	✓	✓	2.75%
nab	Cash Manager	Nil	5000.00	✓	✓	✓	✓	2.00%
P&N Bank	CashSaver Account	Nil	No min	✓	✓	✓	✓	2.65%
The Capricornian	Savings Accumulator	Nil	No min	✓	✓	✓	✓	3.00%
Victoria Teachers Mutual	Cash Management AC S	Nil	5000.00	✓	✓	✓	✓	2.45%
★★★★★								
ANZ	Premium Cash Mngmnt A	Nil	10000.00	✓	✓	✓	✓	1.50%
Bank of Melbourne	Investment Cash Account	Nil	10000.00	✓	✓	✓	✓	0.75%
BankVic	Investment - At Call S2	Nil	No min	✓	✓	✓	✓	1.25%
Beyond Bank	Cash Management Accou	Nil	1000.00	✓	✓	✓	✓	1.35%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✓	✓	✓	1.50%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	✓	1.05%
Delphi Bank	Cash Management Accou	10.00m	5000.00	✓	✓	✓	✓	1.25%
Delphi Bank	Liberty Account	4.00m	1.00	✓	✓	✓	✓	1.75%
ECU Australia	Smart Saver S10	Nil	No min	✓	✓	✓	✓	1.00%
FCCS Credit Union	Online Saver Account S70	Nil	1	✓	✓	✓	✓	2.50%
Gateway Credit Union	Everyday Savings Accoun	Nil	No min	✓	✓	✓	✓	0.50%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	1.00%
Heritage Bank	Cash Management Accou	Nil	1.00	✓	✓	✓	✓	0.75%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	✓	1.25%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	✓	1.50%
Qantas Credit Union	At Call Savings	Nil	No min	✓	✓	✓	✓	1.25%
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	1.75%
QT Mutual Bank	Cash Management Accou	Nil	5000.00	✓	✓	✓	✓	0.95%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✓	✓	✓	1.60%
Rural Bank Limited	Gold Cash Management	5.00m	5000.00	✓	✓	✓	✓	1.50%

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Deposit Account Star Ratings

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Cash Manager

Company	Product	Account Keeping Fees, (\$)	Min opening balance	Phone banking	Internet Facility	Direct Credit	BPay	Interest rate, % \$25,000
★ ★ ★								
SGE Credit Union	Reward Me Saver Account	Nil	No min	✓	✓	✓	✓	1.50%
St.George Bank	Investment Cash Account	Nil	10000.00	✓	✓	✓	✓	0.75%
Summerland CU	Access Plus Account	Nil	No min	✓	✓	✓	✓	0.75%
The Mutual	Cash Management Account	Nil	500.00	✓	✓	✓	✓	1.00%
★ ★								
bankmecu	CMA - Transaction Account	Nil	5000.00	✓	✓	✓	✓	0.25%
BankSA	Investment Cash Account	Nil	10000.00	✓	✓	✓	✓	0.75%
Bendigo Bank	Classic Savings Account	Nil	500.00	✓	✓	✓	✓	0.30%
Bendigo Bank	Money Extra	Nil	2000.00	✓	✓	✓	✓	0.80%
Hunter United Credit Union	Cash Management Account	5.00m	5000.00	✓	✓	✓	✓	1.00%
Qld Professional CU	At Call Savings Account S1	Nil	No min	✓	✓	✓	✓	0.50%
Suncorp Bank	Cash Management Account	5.00m	No min	✓	✓	✓	✓	0.15%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✓	✓	✓	1.20%
★								
CairnsPenny Savings&L	Access Plus Account S21	Nil	No min	✓	✓	✓	✓	0.01%
HSBC	Premier CMA	35.00m	No min	✓	✓	✓	✓	0.05%
SGE Credit Union	Cash Management Account	Nil	No min	✓	✓	✓	✓	0.25%



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High Transactor

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"								
ANZ	Access Advantage	5.00m	2000	X	Nil	Nil	Nil	0.000%
Bank of Melbourne	Complete Freedom	5.00m	2000.00	X	Nil	Nil	Nil	0.000%
Bank of Sydney	Everyday Saver	Nil	N/A	X	Nil	Nil	Nil	3.000%
BankSA	Complete Freedom	5.00m	2000.00	X	Nil	Nil	Nil	0.000%
BankVic	Multipack - At Call S1	Nil	N/A	X	1.80	0.40	Nil	0.100%
Bankwest	Hero Transaction Account	6.00m	2000	X	Nil	Nil	Nil	3.000%
BOQ	Day2Day Plus Account	Nil	N/A	X	Nil	Nil	Nil	0.000%
Citibank	Plus Transaction Account	Nil	N/A	X	Nil	Nil	Nil	0.000%
Commonwealth Bank	Complete Access	6.00m	2000.00	X	Nil	Nil	Nil	0.010%
nab	Classic Banking	Nil	N/A	X	Nil	Nil	Nil	0.010%
nab	Cash Manager	Nil	N/A	X	Nil	Nil	Nil	2.000%
St.George Bank	Complete Freedom	5.00m	2000.00	X	Nil	Nil	Nil	0.000%
Westpac	Choice	5.00m	2000.00	X	Nil	Nil	Nil	0.000%
★★★★★								
Bank of Melbourne	Express Freedom	3.00m	1000.00	X	Nil	Nil	2.50	0.000%
BankSA	Express Freedom	3.00m	1000.00	X	Nil	Nil	2.50	0.000%
Bankwest	Zero Transaction Account	6.00m	2000	X	Nil	Nil	Nil	0.000%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.010%
BOQ	Reverse Charges Account	4.00m	N/A	X	Nil	Nil	Nil	0.000%
Citibank	Cash Investment Account	Nil	N/A	X	Nil	Nil	Nil	0.100%
Commonwealth Bank	Smart Access	4.00m	2000.00	X	Nil	Nil	2.00	0.010%
Delphi Bank	Liberty Account	4.00m	2000.00	X	Nil	Nil	Nil	0.250%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.50	0.40	1.75	0.000%
Heritage Bank	Simply Access Special	Nil	N/A	X	Nil	0.50	Nil	0.010%
Heritage Bank	Simply Access	Nil	N/A	X	Nil	0.50	Nil	0.010%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	Nil	0.000%
Hume Building Society	All Purpose S10	Nil	N/A	X	Nil	0.30	1.50	0.050%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.30	1.50	0.000%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	X	Nil	Nil	Nil	0.000%
IMB	Everyday UnLtd (SYD,AC)	6.00m	N/A	X	Nil	Nil	Nil	0.000%
ME Bank	EveryDay Transaction Acc	Nil	N/A	X	Nil	Nil	Nil	0.000%
MyState	Access Account	5.00m	2000.00	X	Nil	Nil	Nil	0.010%
Newcastle Permanent	Everyday Account	4.00m	1800.00	X	Nil	Nil	Nil	0.010%
P&N Bank	Easypay Access Account	5.00m	500.00	X	Nil	Nil	Nil	0.050%
St.George Bank	Express Freedom	3.00m	1000.00	X	Nil	Nil	2.50	0.000%
Suncorp Bank	Cash Management Accou	5.00m	N/A	X	Nil	Nil	Nil	0.010%
Suncorp Bank	Everyday Options	5.00m	N/A	X	Nil	Nil	Nil	0.010%
Teachers Mutual Bank	Everyday Account S1	5.00m	2000.00	X	Nil	Nil	Nil	0.010%
Unicredit-WA	Everyday Access	5.00m	N/A	✓	Nil	Nil	Nil	0.050%



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High Transactor

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
★ ★ ★								
ANZ	Premium Cash Mngmnt A	Nil	N/A	X	0.50	0.50	2.50	0.000%
Arab Bank Australia	Cash Management Accou	5.00m	N/A	X	Nil	0.60	2.00	0.250%
Bank of Melbourne	Investment Cash Account	Nil	N/A	X	0.60	0.60	2.50	0.750%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.50	0.60	2.00	0.000%
bankmecu	Access Account S1	Nil	N/A	✓	1.50	0.60	2.00	0.010%
BankSA	Investment Cash Account	Nil	N/A	X	0.60	0.60	2.50	0.750%
BankVic	EzePay	Nil	N/A	X	1.80	Nil	2.00	0.000%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	X	Nil	Nil	4.00	0.010%
bcu	access	5.00m	N/A	X	Nil	Nil	Nil	0.050%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.70	0.70	1.75	0.050%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.70	0.70	1.75	0.010%
BOQ	Cash Management Accou	5.00m	N/A	X	0.65	0.65	2.00	0.000%
CairnsPenny Savings&L	Access Plus Account S21	Nil	N/A	X	1.50	0.50	Nil	0.010%
Catalyst Money	Access Account	Nil	N/A	X	1.50	1.50	0.75	0.000%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	0.80	Nil	0.050%
Circle Credit Co-op	General Savings S1,3	Nil	N/A	X	Nil	0.80	Nil	0.050%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.50	0.50	0.050%
Coastline Credit Union	Access Account S30	6.00m	N/A	X	Nil	Nil	Nil	0.050%
CUA	Freedom Plus	Nil	N/A	X	1.50	0.75	2.00	0.250%
CUA	Cash Management Ac	Nil	N/A	X	1.50	0.75	2.00	0.100%
CUA	Prime Access	Nil	N/A	X	1.50	0.75	2.00	0.010%
Defence Bank	National Access Account	Nil	N/A	X	Nil	0.50	Nil	0.010%
Defence Bank	Salary Saver	4m	2000	X	Nil	0.50	Nil	0.010%
ECU Australia	Everyday Access S1	5.00m	N/A	X	1.40	0.40	2.00	0.000%
ECU Australia	Access Plus	5.00m	N/A	X	Nil	Nil	Nil	0.000%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	X	1.20	Nil	2.00	0.000%
Gateway Credit Union	Everyday Savings Accoun	Nil	N/A	X	Nil	Nil	Nil	0.100%
Greater Building Society	Access Account	Nil	N/A	✓	0.50	0.40	1.75	0.050%
Heritage Bank	Money Manager Account	Nil	N/A	X	Nil	1.00	1.00	0.100%
Heritage Bank	Cash Management Accou	Nil	N/A	X	Nil	1.00	1.00	0.010%
Holiday Coast CU	Great Day Transaction S2	6.00m	N/A	X	1.50	1.50	1.50	0.000%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1.00	1.00	1.00	0.010%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1.00	1.00	1.00	0.010%
HSBC	Day to Day Account	Nil	N/A	X	Nil	Nil	5.00	0.000%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
IMB	Cash Management Ac S	Nil	N/A	✓	0.70	0.85	2.25	0.000%
IMB	Reward Saver	Nil	N/A	✓	0.70	0.85	2.25	2.000%
IMB	Every Day Account S4	Nil	N/A	✓	0.70	0.85	2.25	0.050%



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High Transactor

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
★ ★ ★								
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	2	0.020%
Newcastle Permanent	Statement Savings Acc	Nil	N/A	✗	0.50	0.50	1.75	0.000%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1.00	0.85	2.00	0.050%
People's Choice Credit U	Everyday Account	6.00m	2500	✗	Nil	Nil	Nil	0.000%
Police Bank	Easy Access S1	Nil	N/A	✗	Nil	0.55	2.00	0.050%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2.00	1.00	Nil	0.010%
QT Mutual Bank	Current Account	Nil	N/A	✓	1.30	0.60	2.00	0.010%
Queenslanders CU	Basic Account	5.00m	N/A	✓	1.25	1.25	1.25	0.000%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	Nil	0.050%
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.000%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.050%
St. George Bank	Investment Cash Account	Nil	N/A	✗	0.60	0.60	2.50	0.750%
Teachers Mutual Bank	Everyday Direct Account	5.00m	2000.00	✗	Nil	Nil	3.00	0.010%
The Capricornian	Personal Banking Account	5.00m	N/A	✗	0.50	0.50	2.00	0.000%
The Capricornian	Essentials	Nil	N/A	✗	1.00	0.25	1.00	0.000%
The Capricornian	10X10 Cap	10.00m	N/A	✗	1.00	Nil	Nil	0.000%
The Mac	EveryDay Savings	Nil	N/A	✗	1.25	1.25	Nil	0.050%
The Mutual	Express Savings Account	Nil	N/A	✗	1.00	0.60	1.00	0.000%
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.000%
Transport Mutual Credit	Multi-Access Account S4	Nil	N/A	✗	1.50	1.50	1.50	0.025%
Victoria Teachers Mutual	Everyday Account S1	Nil	N/A	✗	1.80	0.50	1.00	0.050%
★ ★								
ADCU	Access Savings S1	Nil	N/A	✓	0.80	0.65	Nil	0.100%
Bank of Sydney	Everyday Main Account	5m	N/A	✗	3.00	Nil	2.00	0.000%
Beyond Bank	Access Savings AccountS	Nil	N/A	✓	2.00	0.90	2.50	0.010%
Citibank	Cash Management Accou	5.00m	N/A	✗	2.00	2.00	Nil	0.100%
Community Mutual Grou	Community Partnership	5.00m	N/A	✓	Nil	Nil	Nil	0.050%
Community Mutual Grou	High Rise Account	5.00m	N/A	✓	Nil	Nil	Nil	0.050%
Delphi Bank	Cash Management Accou	10.00m	N/A	✗	1.50	1.00	1.00	0.000%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.50	0.75	Nil	0.010%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	✗	2	1.50	2	1.500%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1.00	1.00	0.75	0.000%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	2	0.020%
Qantas Credit Union	At Call Savings	Nil	N/A	✓	2.00	2.00	2.00	0.050%
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.50	0.60	Nil	0.000%
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.000%
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2.00	0.000%
SERVICE ONE Members	Day to Day Account	Nil	N/A	✓	1.25	1.50	2.25	0.000%
SGE Credit Union	Access Account	Nil	N/A	✗	2.00	1.15	1.25	0.010%



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High Transactor

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
★★								
Summerland CU	Everyday Account	Nil	N/A	✓	1.00	1.00	3.00	0.000%
★								
Bank of Sydney	Smart Net Account	Nil	N/A	✗	Nil	3	3.00	2.350%
Beyond Bank	Cash Management Accou	Nil	N/A	✓	2.00	0.90	2.50	0.050%
Community First CU	Access Account S7	Nil	N/A	✓	1.50	1.10	1.50	0.000%
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	0.050%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	1.20	1.20	5.00	0.050%
SERVICE ONE Members	Saving Investment AC	Nil	N/A	✓	1.25	1.50	2.25	0.025%



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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	10.00	Nil	3.71%	3.71%
Bankwest	Kids' Bonus Saver	Nil	✗	N/A	No min	Nil	5.75%	0.00%
Commonwealth Bank	Youthsaver Account	Nil	✗	Nil	No min	Nil	3.81%	3.81%
CUA	Youth eSaver	Nil	✗	N/A	1	20	5.05%	3.25%
First Option Credit Union	Kids Bonus Saver	Nil	✗	N/A	No min	Nil	5.15%	3.15%
Westpac	Reward Saver - 12 to 21	Nil	✗	Nil	No min	Nil	3.71%	3.71%
★★★★★								
bankmecu	mySaver	Nil	✗	1.50	No min	2.00	3.75%	3.75%
bcu	scoot's super saver	Nil	✗	Nil	No min	Nil	4.00%	4.00%
CairnsPenny Savings&L	First Penny Saver Accoun	Nil	✗	N/A	No min	Nil	4.80%	2.00%
Horizon Credit Union	Youth Reward Saver	Nil	✓	N/A	No min	1.00	3.00%	3.00%
Hume Building Society	Clancy Koala S2	Nil	✗	N/A	1.00	Nil	3.75%	3.75%
Illawarra CU NSW	Wildlife Saver	Nil	✗	N/A	No min	1.50	3.50%	3.50%
IMB	Zoo Account	Nil	✗	N/A	1.00	Nil	3.10%	3.15%
IMB	Reward Saver Kick Start	Nil	✗	0.70	1.00	2.25	3.00%	3.00%
Newcastle Permanent	Rapid Saver Statement for	Nil	✓	0.50	No min	1.75	3.50%	3.50%
P&N Bank	Way Cool Saver	Nil	✗	Nil	No min	Nil	2.75%	0.00%
People's Choice Credit U	Young Saver Account	Nil	✓	N/A	No min	3.00	3.50%	3.50%
Suncorp Bank	Kids Savings Account	Nil	✗	N/A	No min	Nil	4.00%	4.00%
Westpac	Reward Saver - Under 12	Nil	✗	N/A	No min	Nil	3.71%	3.71%
★★★★★								
ADCU	Junior Saver Account	Nil	✓	0.80	No min	Nil	1.00%	1.50%
Bank of Sydney	Space Zone Childrens	Nil	✗	N/A	1.00	2.00	2.50%	2.50%
BankVic	Little Coppers Club S3	Nil	✗	N/A	No min	Nil	1.50%	1.50%
Bankwest	Children's Savings Acctnt	Nil	✗	N/A	No min	Nil	1.00%	2.00%
Bendigo Bank	Piggy Bank Account	Nil	✗	N/A	1.00	Nil	1.00%	1.00%
Beyond Bank	BU Savings Account	Nil	✗	Nil	No min	Nil	2.30%	2.30%
Beyond Bank	Bonus Saver Acct (Youth)	Nil	✗	N/A	No min	Nil	1.60%	2.40%
Beyond Bank	Junior Savers Club S12	Nil	✗	Nil	No min	Nil	2.30%	2.30%
Community First CU	Pocket Power	Nil	✗	N/A	No min	Nil	0.50%	2.00%
Community First CU	Powerup Account	Nil	✗	Nil	No min	Nil	0.10%	0.75%
Delphi Bank	Junior Smart Saver	Nil	✓	1.50	5.00	Nil	1.75%	1.75%
ECU Australia	Just for Kids S8	Nil	✓	1.40	10.00	2.00	1.00%	1.00%
FCCS Credit Union	Young Achiever Account	Nil	✗	N/A	1.00	Nil	2.50%	2.50%
Gateway Credit Union	Kids Dollaroo Savings	Nil	✗	N/A	No min	N/A	2.25%	2.25%
Greater Building Society	Little Bucks	Nil	✗	N/A	1.00	Nil	0.50%	1.00%
Holiday Coast CU	First Start Account	Nil	✓	Nil	No min	Nil	2.00%	2.00%
Hume Building Society	Youth Extra S5	Nil	✓	Nil	1	Nil	0.10%	0.10%
MyState	Youth Account	Nil	✗	Nil	No min	Nil	1.25%	1.25%



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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
★★★								
Newcastle Permanent	Rapid Saver Passbook for	Nil	✓	N/A	No min	1.75	2.20%	2.20%
Qld Police Credit Union	Junior Saver	Nil	✗	N/A	No min	Nil	2.60%	2.60%
SCU	BU Account	Nil	✗	1.75	No min	2.00	0.50%	0.50%
Summerland CU	Money Sense Account	Nil	✓	0.60	No min	0.60	1.00%	1.75%
Summerland CU	Super Saver Account	Nil	✓	N/A	No min	0.60	1.00%	1.75%
Teachers Mutual Bank	Under 18 Account S99	Nil	✗	Nil	No min	Nil	1.62%	1.62%
The Mac	Mini Mac Bonus Saver	Nil	✗	N/A	No min	Nil	1.80%	1.80%
The Mutual	Mighty Mutual	Nil	✗	N/A	No min	Nil	3.00%	3.00%
The Rock Building Soc	Teen Account	Nil	✗	Nil	1	Nil	0.50%	1.00%
Unicredit-WA	Super Savers S7	Nil	✓	N/A	No min	5.00	1.50%	1.50%
Victoria Teachers Mutual	First Saver	Nil	✗	N/A	No min	Nil	2.00%	3.25%
Victoria Teachers Mutual	First Access	Nil	✗	Nil	No min	Nil	1.00%	1.00%
★★								
Catalyst Money	JuniorSaver	Nil	✗	N/A	1.00	Nil	0.25%	2.00%
Illawarra CU NSW	JuniorSaver	Nil	✗	N/A	1.00	Nil	0.25%	2.00%
IMB	Everyday UnLtd KickStart	Nil	✗	Nil	1.00	Nil	0.00%	0.00%
IMB	Everyday UnLtd KickStart	Nil	✗	Nil	1.00	Nil	0.00%	0.00%
Newcastle Permanent	Money Minder Account	Nil	✗	N/A	1.00	Nil	0.50%	1.50%
Queenslanders CU	Junior Savers Acct S4	Nil	✗	Nil	No min	Nil	0.50%	0.50%
SCU	Super Saver Account	Nil	✗	1.75	No min	2.00	0.50%	0.50%
The Rock Building Soc	Children's Account	Nil	✗	N/A	1.00	Nil	0.25%	0.50%
Westpac	Choice - Under 21's	Nil	✗	Nil	No min	Nil	0.00%	0.00%
★								
Arab Bank Australia	Best Buddies School A/C	Nil	✗	N/A	No min	Nil	0.05%	0.05%
People's Choice Credit U	Activate Account	Nil	✗	Nil	No min	Nil	0.00%	0.00%
QT Mutual Bank	My Account	Nil	✗	Nil	No min	2.00	0.00%	0.00%



Deposit Account Star Ratings

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Low Transactor

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"								
Bank of Melbourne	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	Nil	0.000%
Bank of Sydney	Everyday Saver	Nil	N/A	✗	Nil	Nil	Nil	3.000%
BankSA	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	Nil	0.000%
Bankwest	Hero Transaction Account	6.00m	2000	✗	Nil	Nil	Nil	3.000%
BOQ	Day2Day Plus Account	Nil	N/A	✗	Nil	Nil	Nil	0.000%
Citibank	Plus Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.000%
Commonwealth Bank	Smart Access	4.00m	2000.00	✗	Nil	Nil	2.00	0.010%
Commonwealth Bank	Complete Access	6.00m	2000.00	✗	Nil	Nil	Nil	0.010%
nab	Cash Manager	Nil	N/A	✗	Nil	Nil	Nil	2.000%
nab	Classic Banking	Nil	N/A	✗	Nil	Nil	Nil	0.010%
St.George Bank	Complete Freedom	5.00m	2000.00	✗	Nil	Nil	Nil	0.000%
St.George Bank	Express Freedom	3.00m	1000.00	✗	Nil	Nil	2.50	0.000%
Victoria Teachers Mutual	Everyday Account S1	Nil	N/A	✗	1.80	0.50	1.00	0.050%
Westpac	Choice	5.00m	2000.00	✗	Nil	Nil	Nil	0.000%
★★★★★								
ANZ	Access Advantage	5.00m	2000	✗	Nil	Nil	Nil	0.000%
Bank of Melbourne	Investment Cash Account	Nil	N/A	✗	0.60	0.60	2.50	0.750%
Bank of Melbourne	Express Freedom	3.00m	1000.00	✗	Nil	Nil	2.50	0.000%
BankSA	Investment Cash Account	Nil	N/A	✗	0.60	0.60	2.50	0.750%
BankSA	Express Freedom	3.00m	1000.00	✗	Nil	Nil	2.50	0.000%
BankVic	Multipack - At Call S1	Nil	N/A	✗	1.80	0.40	Nil	0.100%
BOQ	Reverse Charges Account	4.00m	N/A	✗	Nil	Nil	Nil	0.000%
Citibank	Cash Investment Account	Nil	N/A	✗	Nil	Nil	Nil	0.100%
CUA	Freedom Plus	Nil	N/A	✗	1.50	0.75	2.00	0.250%
ECU Australia	Everyday Access S1	5.00m	N/A	✗	1.40	0.40	2.00	0.000%
Heritage Bank	Money Manager Account	Nil	N/A	✗	Nil	1.00	1.00	0.100%
Heritage Bank	Cash Management Account	Nil	N/A	✗	Nil	1.00	1.00	0.010%
Heritage Bank	Simply Access Special	Nil	N/A	✗	Nil	0.50	Nil	0.010%
Heritage Bank	Simply Access	Nil	N/A	✗	Nil	0.50	Nil	0.010%
Hume Building Society	All Purpose S10	Nil	N/A	✗	Nil	0.30	1.50	0.050%
Hume Building Society	Cash Management S8	Nil	N/A	✓	Nil	0.30	1.50	0.000%
ME Bank	EveryDay Transaction Account	Nil	N/A	✗	Nil	Nil	Nil	0.000%
Newcastle Permanent	Statement Savings Account	Nil	N/A	✗	0.50	0.50	1.75	0.000%
P&N Bank	Easypay Access Account	5.00m	500.00	✗	Nil	Nil	Nil	0.050%
Qantas Credit Union	At Call Savings	Nil	N/A	✓	2.00	2.00	2.00	0.050%
Qld Police Credit Union	On Call Savings Account	Nil	N/A	✗	2.00	1.00	Nil	0.010%
Select Credit Union	Transaction Account 001	Nil	N/A	✓	1.75	0.75	Nil	0.050%
St.George Bank	Investment Cash Account	Nil	N/A	✗	0.60	0.60	2.50	0.750%
Teachers Mutual Bank	Everyday Account S1	5.00m	2000.00	✗	Nil	Nil	Nil	0.010%



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Low Transactor

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
★★★★★								
The Mac	EveryDay Savings	Nil	N/A	X	1.25	1.25	Nil	0.050%
★★★★								
ADCU	Access Savings S1	Nil	N/A	✓	0.80	0.65	Nil	0.100%
ANZ	Premium Cash Mngmnt A	Nil	N/A	X	0.50	0.50	2.50	0.000%
Bank of Sydney	Smart Net Account	Nil	N/A	X	Nil	3	3.00	2.350%
bankmecu	Access Account S1	Nil	N/A	✓	1.50	0.60	2.00	0.010%
bankmecu	CMA - Transaction Acct	Nil	N/A	✓	1.50	0.60	2.00	0.000%
BankVic	EzePay	Nil	N/A	X	1.80	Nil	2.00	0.000%
Bankwest	Lite Trans - Direct Opt	3.99m	N/A	X	Nil	Nil	4.00	0.010%
Bankwest	Zero Transaction Account	6.00m	2000	X	Nil	Nil	Nil	0.000%
Bankwest	Lite Transaction Account	5.00m	N/A	X	Nil	Nil	Nil	0.010%
Bendigo Bank	Ultimate Everyday Acc	Nil	N/A	✓	0.70	0.70	1.75	0.010%
Bendigo Bank	Networth Cash Managem	Nil	N/A	✓	0.70	0.70	1.75	0.050%
Beyond Bank	Access Savings AccountS	Nil	N/A	✓	2.00	0.90	2.50	0.010%
BOQ	Cash Management Accou	5.00m	N/A	X	0.65	0.65	2.00	0.000%
CairnsPenny Savings&L	Access Plus Account S21	Nil	N/A	X	1.50	0.50	Nil	0.010%
Catalyst Money	Access Account	Nil	N/A	X	1.50	1.50	0.75	0.000%
Circle Credit Co-op	Super S Account S6	Nil	N/A	X	Nil	0.80	Nil	0.050%
Circle Credit Co-op	General Savings S1,3	Nil	N/A	X	Nil	0.80	Nil	0.050%
Coastline Credit Union	Pay As you Go S40	Nil	N/A	X	Nil	0.50	0.50	0.050%
Coastline Credit Union	Access Account S30	6.00m	N/A	X	Nil	Nil	Nil	0.050%
CUA	Cash Management Ac	Nil	N/A	X	1.50	0.75	2.00	0.100%
CUA	Prime Access	Nil	N/A	X	1.50	0.75	2.00	0.010%
Defence Bank	National Access Account	Nil	N/A	X	Nil	0.50	Nil	0.010%
Defence Bank	Salary Saver	4m	2000	X	Nil	0.50	Nil	0.010%
Delphi Bank	Liberty Account	4.00m	2000.00	X	Nil	Nil	Nil	0.250%
ECU Australia	Access Plus	5.00m	N/A	X	Nil	Nil	Nil	0.000%
Gateway Credit Union	Everyday Savings Accoun	Nil	N/A	X	Nil	Nil	Nil	0.100%
Greater Building Society	Access Account	Nil	N/A	✓	0.50	0.40	1.75	0.050%
Greater Building Society	Ultimate Account	Nil	N/A	X	0.50	0.40	1.75	0.000%
Holiday Coast CU	Percentage Plus AC S17	Nil	N/A	X	2	1.50	2	1.500%
Holiday Coast CU	Great Day Transaction S2	6.00m	N/A	X	1.50	1.50	1.50	0.000%
Horizon Credit Union	RediSavings S1	Nil	N/A	✓	1.00	1.00	1.00	0.010%
Horizon Credit Union	Advantage 25	6.00m	N/A	X	Nil	Nil	Nil	0.000%
Horizon Credit Union	Special Purpose S2/4/5	Nil	N/A	✓	1.00	1.00	1.00	0.010%
HSBC	Day to Day Account	Nil	N/A	X	Nil	Nil	5.00	0.000%
Illawarra CU NSW	Access Account	3.00m	N/A	✓	1.00	1.00	0.75	0.000%



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★★★★								
IMB	Reward Saver	Nil	N/A	✓	0.70	0.85	2.25	2.000%
IMB	Every Day Account S4	Nil	N/A	✓	0.70	0.85	2.25	0.050%
IMB	Everyday UnLtd (SYD,AC	6.00m	N/A	✗	Nil	Nil	Nil	0.000%
IMB	Cash Management Ac S	Nil	N/A	✓	0.70	0.85	2.25	0.000%
IMB	Everyday UnLtd (Ill,SC)	6.00m	N/A	✗	Nil	Nil	Nil	0.000%
Macquarie Credit Union	Cheque/Card Account S	Nil	N/A	✗	2	2	2	0.020%
Macquarie Credit Union	General Savings Account	Nil	N/A	✗	2	2	2	0.020%
MyState	Access Account	5.00m	2000.00	✗	Nil	Nil	Nil	0.010%
Newcastle Permanent	Everyday Account	4.00m	1800.00	✗	Nil	Nil	Nil	0.010%
Northern Beaches CU	Access Account S4	Nil	N/A	✓	1.00	0.85	2.00	0.050%
People's Choice Credit U	Everyday Account	6.00m	2500	✗	Nil	Nil	Nil	0.000%
Police Bank	Easy Access S1	Nil	N/A	✗	Nil	0.55	2.00	0.050%
QT Mutual Bank	Current Account	Nil	N/A	✓	1.30	0.60	2.00	0.010%
Queenslanders CU	Basic Account	5.00m	N/A	✓	1.25	1.25	1.25	0.000%
Rural Bank Limited	Everyday Acct-All Access	6.00m	N/A	✗	Nil	Nil	Nil	0.050%
SERVICE ONE Members	Saving Investment AC	Nil	N/A	✓	1.25	1.50	2.25	0.025%
SERVICE ONE Members	Day to Day Account	Nil	N/A	✓	1.25	1.50	2.25	0.000%
SGE Credit Union	Access Account	Nil	N/A	✗	2.00	1.15	1.25	0.010%
Suncorp Bank	Everyday Options	5.00m	N/A	✗	Nil	Nil	Nil	0.010%
Suncorp Bank	Cash Management Accou	5.00m	N/A	✗	Nil	Nil	Nil	0.010%
Teachers Mutual Bank	Everyday Direct Account	5.00m	2000.00	✗	Nil	Nil	3.00	0.010%
The Capricornian	Essentials	Nil	N/A	✗	1.00	0.25	1.00	0.000%
The Mutual	Express Savings Account	Nil	N/A	✗	1.00	0.60	1.00	0.000%
Transport Mutual Credit	Multi-Access Account S4	Nil	N/A	✗	1.50	1.50	1.50	0.025%
Unicredit-WA	Everyday Access	5.00m	N/A	✓	Nil	Nil	Nil	0.050%
★★★								
Arab Bank Australia	Cash Management Accou	5.00m	N/A	✗	Nil	0.60	2.00	0.250%
Bank of Sydney	Everyday Main Account	5m	N/A	✗	3.00	Nil	2.00	0.000%
bcu	access	5.00m	N/A	✗	Nil	Nil	Nil	0.050%
Beyond Bank	Cash Management Accou	Nil	N/A	✓	2.00	0.90	2.50	0.050%
Citibank	Cash Management Accou	5.00m	N/A	✗	2.00	2.00	Nil	0.100%
Community First CU	Access Account S7	Nil	N/A	✓	1.50	1.10	1.50	0.000%
Delphi Bank	Cash Management Accou	10.00m	N/A	✗	1.50	1.00	1.00	0.000%
Encompass Credit Union	Access Plus S1	Nil	N/A	✓	1.50	0.75	Nil	0.010%
FCCS Credit Union	Total Access AC S1	5.00m	N/A	✗	1.20	Nil	2.00	0.000%
Hunter United Credit Un	Cash Management Accou	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
Hunter United Credit Un	On Call Savings Account	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
Hunter United Credit Un	Cheque Account	5.00m	N/A	✓	Nil	Nil	Nil	0.010%
Intech Credit Union	Access Saving Account S	Nil	N/A	✓	1.20	1.20	5.00	0.050%



Report Date: September 2014 (Rates as at 1 September 2014)

Deposit Account Star Ratings

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Low Transactor

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★★									
Qld Professional CU	At Call Savings AC S1	Nil	N/A	✗	1.50	0.60	Nil	0.000%	
Queenslanders CU	Action Account S1	Nil	N/A	✓	1.25	1.25	1.25	0.000%	
Rural Bank Limited	Gold Cash Management	5.00m	N/A	✗	Nil	Nil	Nil	0.000%	
SCU	Access Savings	Nil	N/A	✓	1.75	0.75	2.00	0.000%	
Summerland CU	Everyday Account	Nil	N/A	✓	1.00	1.00	3.00	0.000%	
The Capricornian	Personal Banking Account	5.00m	N/A	✗	0.50	0.50	2.00	0.000%	
The Rock Building Soc	The Only Account	6.00m	N/A	✗	Nil	0.65	Nil	0.000%	
★									
Community Mutual Grou	Community Partnership	5.00m	N/A	✓	Nil	Nil	Nil	0.050%	
Community Mutual Grou	High Rise Account	5.00m	N/A	✓	Nil	Nil	Nil	0.050%	
HSBC	Premier CMA	35.00m	N/A	✗	Nil	Nil	Nil	0.050%	
The Capricornian	10X10 Cap	10.00m	N/A	✗	1.00	Nil	Nil	0.000%	



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Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	BPay	ATM Facility	Direct Credit	Base Rate, % \$25,000	Promotional Interest rate, % \$25,000
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★★★★★ "outstanding value"

AMP Bank	Saver Account	Nil	No min	X	X	✓	3.20%	3.45%
Bank of Sydney	Everyday Saver	Nil	No min	✓	✓	✓	3.00%	3.00%
Bankwest	TeleNet Saver	Nil	No min	X	X	✓	2.50%	3.90%
BOQ	WebSavings Account	Nil	1.00	✓	X	✓	2.60%	4.00%
Citibank	Online Saver	Nil	No min	X	X	✓	2.90%	4.00%
Delphi Bank	Midas Account	Nil	10.00	✓	X	✓	3.25%	3.25%
ING DIRECT	Savings Maximiser	Nil	No min	X	X	✓	2.75%	4.00%
ME Bank	Online Savings Account	Nil	No min	X	X	✓	2.75%	2.75%
Newcastle Permanent	Online Savings Account	Nil	No min	X	X	✓	3.50%	3.50%
P&N Bank	Hi Saver	Nil	No min	✓	X	✓	2.65%	4.05%
RaboDirect	HISA Call Personal	Nil	No min	X	X	✓	3.20%	3.20%
UBank	USaver	Nil	No min	X	X	✓	3.11%	3.81%

★★★★★

ANZ	Online Saver	Nil	No min	✓	✓	✓	2.50%	3.80%
Arab Bank Australia	Online Savings Account	Nil	No min	✓	✓	✓	3.20%	3.20%
Bank of Melbourne	Maxi Saver	Nil	1	X	X	✓	2.40%	4.05%
Bank of Sydney	SuperRate Account	Nil	No min	✓	X	✓	2.50%	3.95%
bankmecu	Cyber Saver	Nil	No min	✓	X	✓	2.75%	2.75%
BankSA	Maxi Saver	Nil	1	X	X	✓	2.50%	4.05%
BankVic	EasyinvestOnline Savings	Nil	No min	✓	X	✓	2.75%	2.75%
Beyond Bank	monESaver Internet Acc	Nil	No min	✓	X	✓	2.85%	2.85%
Commonwealth Bank	NetBank Saver	Nil	No min	✓	X	✓	2.50%	3.81%
ECU Australia	e-Saver	Nil	No min	✓	X	✓	3.00%	3.00%
First Option Credit Union	iT Saver	Nil	No min	✓	X	✓	2.75%	2.75%
Gateway Credit Union	eMax Saver	Nil	No min	✓	X	✓	3.00%	3.00%
Hume Building Society	Professional Cash Manag	Nil	5000.00	✓	X	✓	2.75%	2.75%
nab	iSaver	Nil	No min	X	X	✓	2.50%	3.60%
Qld Professional CU	Netsaver Account S50	Nil	No min	X	X	✓	3.15%	3.15%
Queenslanders CU	GOSaver	Nil	1.00	✓	X	✓	2.90%	2.90%
Rural Bank ONE	Personal Saver	Nil	No min	✓	X	✓	3.25%	3.25%
SCU	iNetSaver	Nil	No min	X	X	✓	2.50%	3.80%
St.George Bank	Maxi Saver	Nil	1	X	X	✓	2.25%	4.05%
Suncorp Bank	Everyday Options Sub-Ac	Nil	No min	✓	X	✓	2.75%	2.75%
Teachers Mutual Bank	Online Savings Account	Nil	No min	X	X	✓	2.55%	2.55%
The Mutual	Internet Saver Account	Nil	5000.00	✓	X	✓	2.60%	4.00%
Victoria Teachers Mutual	Online Saver	Nil	No min	✓	X	✓	2.80%	2.80%
Westpac	eSaver	Nil	No min	X	X	✓	2.50%	3.82%

★★★

ADCU	Star Saver Direct Ac S20	Nil	No min	X	X	✓	2.50%	2.50%
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your guide to product excellence



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Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	BPay	ATM Facility	Direct Credit	Base Rate, % \$25,000	Promotional Interest rate, % \$25,000
★ ★ ★								
AMP Bank	Cash Manager	5m	No min	✓	✓	✓	2.50%	2.50%
Bank of Sydney	Smart Net Account	Nil	1.00	✓	✓	✓	3.50%	3.50%
bankmecu	CMA - High Yield Account	Nil	5000.00	✗	✗	✓	1.75%	1.75%
BankVic	Investment - At Call S2	Nil	No min	✓	✗	✓	1.25%	1.25%
bcu	isaver	N/A	1000.00	✗	✗	✓	2.70%	2.70%
Beyond Bank	Cash Management Accou	Nil	1000.00	✓	✓	✓	1.35%	1.35%
Beyond Bank	Community Reward Acco	Nil	No min	✓	✗	✓	2.00%	2.00%
Big Sky Building Society	Net Invest	Nil	No min	✓	✗	✓	2.70%	2.70%
CairnsPenny Savings&L	Internet Saver Acct S7	Nil	No min	✗	✗	✓	2.75%	2.75%
Catalyst Money	Cash Management Accou	Nil	500.00	✓	✗	✓	1.95%	1.95%
Catalyst Money	iQSaver	Nil	1.00	✗	✗	✓	2.80%	2.80%
Circle Credit Co-op	Beyond 2000 Internet Ac	Nil	2000.00	✓	✗	✓	2.75%	2.75%
Citibank	Cash Investment Account	Nil	No min	✓	✓	✓	2.50%	2.50%
Community Mutual Grou	Internet Maximiser	5.00m	No min	✓	✗	✓	2.50%	2.50%
CUA	Cash Management Ac	Nil	1.00	✓	✓	✓	1.05%	1.05%
Defence Bank	iSaver	Nil	No min	✓	✗	✓	2.50%	4.05%
Defence Bank	Cash Management Accou	Nil	No min	✓	✗	✓	2.50%	2.50%
Delphi Bank	Liberty Account	4.00m	1.00	✓	✓	✓	1.75%	1.75%
Easy Street Fin Services	Easy Savings Online Acco	Nil	No min	✗	✗	✓	2.75%	2.75%
Encompass Credit Union	Emoney Account S30	N/A	No min	✓	✗	✓	1.50%	1.50%
FCCS Credit Union	Online Saver Account S70	Nil	1	✓	✗	✓	2.50%	2.50%
FCCS Credit Union	iSaver	Nil	1.00	✓	✗	✓	2.00%	3.50%
Heritage Bank	Online Saver	Nil	1.00	✗	✗	✓	2.75%	2.75%
Heritage Bank	Community Saver Accoun	Nil	1.00	✗	✗	✓	1.95%	1.95%
Holiday Coast CU	Percentage Plus AC S17	Nil	No min	✓	✓	✓	0.50%	2.00%
Horizon Credit Union	HorizonDirect S10	Nil	No min	✗	✗	✓	2.50%	2.50%
Horizon Credit Union	Cash Management S6	Nil	No min	✓	✗	✓	2.50%	2.50%
HSBC	Flexi Saver	Nil	No min	✓	✗	✓	2.50%	3.50%
Hume Building Society	Cash Management S8	Nil	5000.00	✓	✓	✓	1.25%	1.25%
Hunter United Credit Un	e-ZYNET Direct	Nil	No min	✗	✗	✓	2.40%	2.40%
Illawarra CU NSW	iQSaver	Nil	No min	✗	✗	✓	2.80%	2.80%
Illawarra CU NSW	Cash Management Accou	Nil	500.00	✓	✗	✓	1.95%	1.95%
IMB	Cash Management Ac S	Nil	5000.00	✓	✓	✓	1.50%	1.50%
ING DIRECT	Savings Accelerator	Nil	No min	✗	✗	✓	2.50%	2.50%
Macquarie Bank	Cash Management Accou	Nil	No min	✓	✗	✓	2.50%	2.50%
Macquarie Bank	Macquarie Cash XL	Nil	No min	✗	✗	✗	2.50%	2.50%
ME Bank	InterestME Savings Ac	Nil	No min	✓	✓	✓	1.50%	1.50%
MyState	Online Savings Account	Nil	No min	✓	✗	✓	2.50%	2.50%
nab	Cash Manager	Nil	5000.00	✓	✓	✓	2.00%	2.00%
P&N Bank	CashSaver Account	Nil	No min	✓	✗	✓	2.65%	2.65%



Deposit Account Star Ratings

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All rates current at September 1st 2014, Bonus/Promotional rates are included.

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	BPay	ATM Facility	Direct Credit	Base Rate, % \$25,000	Promotional Interest rate, % \$25,000
★★★								
Police Bank	Online SuperSaver Acc S	Nil	No min	✓	✗	✓	2.80%	2.80%
Qantas Credit Union	Qsaver	Nil	No min	✓	✗	✓	2.65%	2.65%
Qld Police Credit Union	Netlink Direct Ac S20	Nil	No min	✓	✗	✗	2.60%	2.60%
Qld Police Credit Union	Cash Management Accou	Nil	5000.00	✓	✗	✓	1.75%	1.75%
QT Mutual Bank	eSave	Nil	No min	✓	✗	✓	2.65%	2.65%
Quay Credit Union	Investment Saver	Nil	No min	✓	✗	✓	2.50%	2.50%
Quay Credit Union	Special Saver Account	Nil	1.00	✓	✗	✓	1.75%	1.75%
Queenslanders CU	MoneyMaker Account S5	Nil	1.00	✓	✗	✓	1.60%	1.60%
Rural Bank Limited	Gold Cash Management	5.00m	5000.00	✓	✓	✓	1.50%	1.50%
Select Credit Union	Direct Account 020	N/A	1.00	✗	✗	✓	2.45%	2.45%
SGE Credit Union	Reward Me Saver Accoun	Nil	No min	✓	✓	✓	1.50%	1.50%
Summerland CU	iSave Online	Nil	No min	✗	✗	✗	2.50%	2.50%
Suncorp Direct	eOptions	Nil	No min	✓	✗	✓	2.50%	2.50%
Teachers Mutual Bank	Cash Management AC S	Nil	No min	✗	✗	✓	2.15%	2.15%
The Capricornian	Savings Accumulator	Nil	No min	✓	✗	✓	3.00%	3.00%
The Capricornian	E \$aver Account S29	5.00m	1.00	✓	✗	✓	1.20%	1.20%
The Mac	eSaver	Nil	No min	✓	✗	✓	2.50%	2.50%
Victoria Teachers Mutual	Cash Management AC S	Nil	5000.00	✓	✗	✓	2.45%	2.45%
★★								
ADCU	Cash Management S9	Nil	500.00	✗	✗	✓	1.65%	1.65%
ANZ	Premium Cash Mngmnt A	Nil	10000.00	✓	✓	✓	1.50%	1.50%
bcu	saver	Nil	No min	✓	✗	✓	1.25%	1.25%
BOQ	Cash Management Accou	5.00m	No min	✓	✓	✓	2.60%	2.60%
Citibank	Ultimate Saver	Nil	No min	✓	✓	✓	2.70%	2.70%
Community First CU	Money Market Account S1	Nil	5000.00	✓	✗	✓	1.50%	1.50%
Delphi Bank	Cash Management Accou	10.00m	5000.00	✓	✓	✓	1.25%	1.25%
FCCS Credit Union	Access Saver Account S6	Nil	1.00	✗	✗	✓	1.25%	1.25%
Greater Building Society	Cash Management Accou	Nil	1.00	✓	✗	✓	1.00%	1.00%
Heritage Bank	Money Manager Account	Nil	1.00	✓	✓	✓	1.50%	1.50%
Holiday Coast CU	i-Saver Account S21	Nil	No min	✗	✗	✓	1.00%	2.50%
Macquarie Credit Union	Investment Account S10	Nil	No min	✓	✗	✓	1.10%	1.10%
Qantas Credit Union	At Call Savings	Nil	No min	✓	✓	✓	1.25%	1.25%
Select Credit Union	Cash Management Acct 0	Nil	1.00	✗	✗	✓	1.00%	1.00%
SERVICE ONE Members	Money Management	Nil	2000.00	✗	✗	✓	1.25%	1.25%
The Mutual	Cash Management Accou	Nil	500.00	✓	✗	✓	1.00%	1.00%
The Rock Building Soc	Cash Management Accou	5.00m	5000.00	✓	✗	✓	1.25%	1.25%
Transport Mutual Credit	Premium Savers Acct S8	Nil	10000.00	✓	✗	✓	1.75%	1.75%
★								
Circle Credit Co-op	Cash Fund Account S4	Nil	500.00	✗	✗	✓	1.00%	1.00%



Report Date: September 2014 (Rates as at 1 September 2014)

Deposit Account Star Ratings

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All rates current at September 1st 2014, Bonus/Promotional rates are included.

Online Saver

Company	Product	Account Keeping Fees, (\$)	Min opening balance	BPay	ATM Facility	Direct Credit	Base Rate, % \$25,000	Promotional Interest rate, % \$25,000
★								
ECU Australia	Smart Saver S10	Nil	No min	✓	✗	✓	1.00%	1.00%
Hunter United Credit Un	Cash Management Accou	5.00m	5000.00	✓	✓	✓	1.00%	1.00%
MyState	Saver Account	Nil	No min	✗	✗	✓	1.25%	1.25%
Rabobank Australia	CMA Standard Account	10m	10000.00	✓	✓	✓	2.75%	2.75%
SCU	Money Market Account	Nil	5000.00	✓	✗	✓	1.30%	1.30%