



# Travel Credit Cards Star Ratings

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. This 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.

## Occasional Traveller

Company

Product

★★★★★ "Outstanding Value"

Bank Australia	Visa Credit Card
BankVic	Visa Gold
BankVic	Visa Silver
Bankwest	Breeze Platinum Mastercard
Bankwest	More Platinum Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Zero Platinum Mastercard
Coles	No Annual Fee Mastercard
Coles	Rewards Mastercard
Coles	Rewards Platinum Mastercard
First Option Credit Union	Low Rate Visa Credit Card
Horizon Credit Union	Visa Credit Card
Latitude Financial Services	28 Degrees Platinum Mastercard
Macquarie Credit Union	Visa Credit Card
ME	frank credit card
SERVICE ONE Alliance Bank	Visa
Teachers Mutual Bank	Teachers Credit Card
UniBank	Visa Credit Card
Victoria Teachers Mutual Bank	Visa Classic Credit Card



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## Occasional Traveller

Company	Product
★★★★	
American Express	Essential Credit Card
American Express	Low Rate Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	First
ANZ	Rewards Travel Adventures Card
B&E Personal Banking	Visa Credit Card
Bank Australia	Low Rate Visa Credit Card
Bank of Melbourne	No Annual Fee Visa
BankSA	No Annual Fee Visa
Bankwest	Zero Mastercard
Bendigo Bank	Low Rate First Mastercard
Citi	Simplicity Card
Coles	Low Rate Mastercard
Coles	Low Rate Platinum Mastercard
Coles	No Annual Fee Platinum Mastercard
Commonwealth Bank	Low Fee Mastercard
ECU Australia	Low Rate Visa Credit Card
First Option Credit Union	Cash Rewards Visa Credit Card
Heritage Bank	Gold Low Rate
Holiday Coast CU	Light Visa Credit Card
Hume Bank	Clear
Hume Bank	Value
My Credit Union	Low Rate Visa
NAB	Low Fee Visa Card
Northern Inland CU	Low Rate Visa Credit Card
Northern Inland CU	Visa Classic Credit Card
Police Bank	Visa Credit Card
QBANK	Bluey Card
Qudos Bank	Lifestyle



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Company

Product

★★★★

**Qudos Bank**

Lifestyle Plus

**SCU**

Low Rate Visa Credit Card

**Select Encompass Credit Union**

Visa Credit Card

**St.George Bank**

No Annual Fee Visa

**Victoria Teachers Mutual Bank**

Visa Platinum Credit Card

**Virgin Money**

No Annual Fee Credit Card

**Westpac**

55 Day Classic

**Woolworths Employees CU**

Low Rate Credit Card

**Woolworths Employees CU**

Visa Credit Card



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## Occasional Traveller

Company

Product

★★★

American Express	David Jones Card
ANZ	Frequent Flyer
ANZ	Low Rate
ANZ	Low Rate Platinum
ANZ	Platinum
ANZ	Rewards
ANZ	Rewards Platinum
Australian Military Bank	Low Rate Visa Card
Auswide Bank	Low Rate Mastercard
Auswide Bank	Platinum Rewards Mastercard
Bank Australia	Platinum Rewards Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Platinum
Bank of Melbourne	Vertigo
Bank of Melbourne	Vertigo Platinum
BankSA	Amplify Classic
BankSA	Amplify Platinum
BankSA	Vertigo
BankSA	Vertigo Platinum
Bankwest	Breeze Mastercard
Bankwest	More Mastercard
Bankwest	More World Mastercard
Bankwest	Qantas Classic Mastercard
Bankwest	Qantas World Mastercard
bcu	Classic Credit Card
bcu	Rewards Credit Card
Bendigo Bank	Low Rate Mastercard
Bendigo Bank	Low Rate Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
Bendigo Bank	RSPCA Rescue Mastercard



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## Occasional Traveller

Company	Product
★★★	
Beyond Bank	Low Rate Visa Credit Card
BOQ	Blue Rewards Credit Card
BOQ	Low Rate Credit Card
BOQ	Platinum Rewards Credit Card
Citi	Classic Credit Card
Citi	Clear Platinum Credit Card
Citi	Rewards Platinum Credit Card
Commonwealth Bank	Gold Awards
Commonwealth Bank	Low Fee Gold Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
Commonwealth Bank	Low Rate Mastercard
Commonwealth Bank	Standard Awards
Community First CU	Low Rate Black Visa
Community First CU	McGrath Pink Visa
CUA	Low Rate Credit Card
CUA	Platinum Credit Card
Diners Club Australia	Frequent Flyers Club Card
Diners Club Australia	Personal Card
FCCS Credit Union	Amigo Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
Heritage Bank	Classic
Heritage Bank	Platinum
HSBC	Classic Credit Card
HSBC	Low Rate Credit Card
HSBC	Platinum Credit Card
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Low Rate Mastercard
IMB	Platinum Mastercard
Jetstar	Mastercard



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## Occasional Traveller

Company

Product

★★★

Latitude Financial Services	Gem Visa
Latitude Financial Services	GO Mastercard
Latitude Financial Services	Mastercard
Macquarie Bank	RateSaver Card
NAB	flybuys Rewards Card
NAB	Low Rate Card
NAB	Low Rate Platinum Card
NAB	Premium Visa Card
NAB	Qantas Rewards Card
NAB	Rewards Classic Card
NAB	Velocity Rewards Card
NAB	Velocity Rewards Premium Card
Newcastle Permanent	Value+ Credit Card
P&N Bank	Classic Visa
P&N Bank	Visa Platinum
People's Choice Credit Union	Visa Credit Card
QBANK	Bluey Rewarder Card
QT Mutual Bank	Low Rate Mastercard
QT Mutual Bank	Platinum MyCard
Queenslanders CU	Low Rate MyCard
Queenslanders CU	Platinum MyCard
St.George Bank	Amplify Classic
St.George Bank	Amplify Platinum
St.George Bank	Vertigo Platinum
St.George Bank	Vertigo Visa
Summerland Credit Union	Low Rate Card
Summerland Credit Union	Rewards Card
Suncorp Bank	Clear Options Platinum Card
Suncorp Bank	Clear Options Standard Card
Virgin Money	Low Rate Card



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## Occasional Traveller

Company

Product

☆☆☆

**Westpac**

55 Day Platinum

**Westpac**

Altitude

**Westpac**

Altitude Platinum

**Westpac**

Low Rate Visa Card

**Woolworths**

Everyday Platinum Credit Card



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## Occasional Traveller

Company	Product
★★	
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
ANZ	Frequent Flyer Platinum
Bank of Melbourne	Amplify Signature
BankSA	Amplify Signature
Bendigo Bank	Qantas Platinum Mastercard
Citi	Emirates World Mastercard
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Platinum Awards
Diners Club Australia	Frequent Flyer Dual Card
G&C Mutual Bank	Platinum Visa Credit Card
HSBC	Platinum Qantas Credit Card
Jetstar	Platinum Mastercard
Macquarie Bank	Black Card - Macquarie Rewards
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Hilton HHonors Platinum Card
Macquarie Bank	Platinum Card - Macquarie Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
NAB	Qantas Rewards Premium Card
NAB	Rewards Platinum Card
NAB	Rewards Signature Card
Qudos Bank	Visa Platinum Credit Card
St.George Bank	Amplify Signature
Suncorp Bank	Clear Options Gold Card
Virgin Money	Virgin Aust Velocity Flyer Card
Virgin Money	VirginAust Velocity High Flyer Card
Westpac	Altitude Black
Woolworths	Qantas Platinum Credit Card





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## Occasional Traveller

Company	Product
★	
American Express	David Jones Platinum Card
American Express	Explorer Credit Card
American Express	Qantas Ultimate Card
American Express	Velocity Platinum Card
ANZ	Frequent Flyer Black
ANZ	Rewards Black
Citi	Prestige Card
Citi	Qantas Signature Credit Card
Citi	Rewards Signature Credit Card
Diners Club Australia	Personal Dual Card
NAB	Qantas Rewards Signature Card



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## Regular Traveller

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Rewards Travel Adventures Card
BankVic	Visa Gold
Bankwest	Breeze Platinum Mastercard
Bankwest	More Platinum Mastercard
Bankwest	More World Mastercard
Bankwest	Qantas Platinum Mastercard
Bankwest	Qantas World Mastercard
Bankwest	Zero Platinum Mastercard
Coles	Rewards Mastercard
Coles	Rewards Platinum Mastercard
Commonwealth Bank	Gold Awards
Commonwealth Bank	Low Fee Gold Mastercard
Diners Club Australia	Frequent Flyers Club Card
HSBC	Platinum Credit Card
Latitude Financial Services	28 Degrees Platinum Mastercard
Victoria Teachers Mutual Bank	Visa Platinum Credit Card
Westpac	55 Day Platinum



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## Regular Traveller

Company

Product

★★★★

American Express	Essential Credit Card
American Express	Qantas Discovery Card
American Express	Velocity Escape Card
ANZ	Rewards Platinum
Bank Australia	Low Rate Visa Credit Card
Bank Australia	Platinum Rewards Visa Credit Card
Bank Australia	Visa Credit Card
Bank of Melbourne	Amplify Platinum
BankSA	Amplify Platinum
BankSA	Vertigo Platinum
BankVic	Visa Silver
Coles	Low Rate Mastercard
Coles	Low Rate Platinum Mastercard
Coles	No Annual Fee Mastercard
Coles	No Annual Fee Platinum Mastercard
Commonwealth Bank	Low Rate Gold Mastercard
First Option Credit Union	Cash Rewards Visa Credit Card
First Option Credit Union	Low Rate Visa Credit Card
Horizon Credit Union	Visa Credit Card
Hume Bank	Clear
Hume Bank	Value
Macquarie Credit Union	Visa Credit Card
ME	frank credit card
My Credit Union	Low Rate Visa
NAB	flybuys Rewards Card
NAB	Rewards Platinum Card
NAB	Velocity Rewards Premium Card
SCU	Low Rate Visa Credit Card
Select Encompass Credit Union	Visa Credit Card
SERVICE ONE Alliance Bank	Visa



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## Regular Traveller

Company

Product

★★★★

**St.George Bank**

Amplify Platinum

**Summerland Credit Union**

Rewards Card

**Teachers Mutual Bank**

Teachers Credit Card

**UniBank**

Visa Credit Card

**Victoria Teachers Mutual Bank**

Visa Classic Credit Card

**Westpac**

55 Day Classic

**Westpac**

Altitude

**Westpac**

Altitude Platinum

**Woolworths Employees CU**

Low Rate Credit Card

**Woolworths Employees CU**

Visa Credit Card



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## Regular Traveller

Company

Product

★★★

American Express	David Jones Card
American Express	Low Rate Credit Card
American Express	Platinum Edge Credit Card
American Express	Qantas Premium Card
ANZ	First
ANZ	Low Rate
ANZ	Low Rate Platinum
ANZ	Platinum
ANZ	Rewards
Australian Military Bank	Low Rate Visa Card
Auswide Bank	Platinum Rewards Mastercard
B&E Personal Banking	Visa Credit Card
Bank of Melbourne	Amplify Classic
Bank of Melbourne	Amplify Signature
Bank of Melbourne	No Annual Fee Visa
Bank of Melbourne	Vertigo
Bank of Melbourne	Vertigo Platinum
BankSA	Amplify Classic
BankSA	Amplify Signature
BankSA	No Annual Fee Visa
BankSA	Vertigo
Bankwest	More Mastercard
Bankwest	Qantas Classic Mastercard
Bankwest	Zero Mastercard
Bendigo Bank	Low Rate First Mastercard
Bendigo Bank	Low Rate Mastercard
Bendigo Bank	RSPCA Rescue Mastercard
Beyond Bank	Low Rate Visa Credit Card
BOQ	Blue Rewards Credit Card
BOQ	Platinum Rewards Credit Card



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## Regular Traveller

Company

Product

★★★

Citi	Emirates World Mastercard
Citi	Rewards Platinum Credit Card
Citi	Simplicity Card
Commonwealth Bank	Diamond Awards
Commonwealth Bank	Low Fee Mastercard
Commonwealth Bank	Low Rate Mastercard
Commonwealth Bank	Platinum Awards
Commonwealth Bank	Standard Awards
Community First CU	Low Rate Black Visa
Community First CU	McGrath Pink Visa
CUA	Platinum Credit Card
Diners Club Australia	Frequent Flyer Dual Card
Diners Club Australia	Personal Card
ECU Australia	Low Rate Visa Credit Card
FCCS Credit Union	Amigo Credit Card
G&C Mutual Bank	Low Rate Visa Credit Card
G&C Mutual Bank	Platinum Visa Credit Card
Heritage Bank	Gold Low Rate
Heritage Bank	Platinum
Holiday Coast CU	Light Visa Credit Card
HSBC	Classic Credit Card
HSBC	Low Rate Credit Card
HSBC	Platinum Qantas Credit Card
Hunter United	Visa Credit Card
Hunter United	Visa Credit Card - Home Loan Bwrs
IMB	Platinum Mastercard
Jetstar	Mastercard
Jetstar	Platinum Mastercard
Latitude Financial Services	GO Mastercard
Latitude Financial Services	Mastercard



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## Regular Traveller

Company

Product

★★★

<b>Macquarie Bank</b>	Black Card - Macquarie Rewards
<b>Macquarie Bank</b>	Platinum Card - Macquarie Rewards
<b>NAB</b>	Low Fee Visa Card
<b>NAB</b>	Low Rate Card
<b>NAB</b>	Low Rate Platinum Card
<b>NAB</b>	Premium Visa Card
<b>NAB</b>	Qantas Rewards Card
<b>NAB</b>	Qantas Rewards Premium Card
<b>NAB</b>	Rewards Classic Card
<b>NAB</b>	Rewards Signature Card
<b>NAB</b>	Velocity Rewards Card
<b>Newcastle Permanent</b>	Value+ Credit Card
<b>Northern Inland CU</b>	Low Rate Visa Credit Card
<b>Northern Inland CU</b>	Visa Classic Credit Card
<b>P&amp;N Bank</b>	Classic Visa
<b>P&amp;N Bank</b>	Visa Platinum
<b>People's Choice Credit Union</b>	Visa Credit Card
<b>Police Bank</b>	Visa Credit Card
<b>QBANK</b>	Bluey Card
<b>QBANK</b>	Bluey Rewarder Card
<b>QT Mutual Bank</b>	Platinum MyCard
<b>Qudos Bank</b>	Lifestyle
<b>Queenslanders CU</b>	Platinum MyCard
<b>St.George Bank</b>	Amplify Classic
<b>St.George Bank</b>	Amplify Signature
<b>St.George Bank</b>	No Annual Fee Visa
<b>St.George Bank</b>	Vertigo Platinum
<b>St.George Bank</b>	Vertigo Visa
<b>Summerland Credit Union</b>	Low Rate Card
<b>Suncorp Bank</b>	Clear Options Platinum Card



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## Regular Traveller

Company

Product

☆☆☆

**Virgin Money**

No Annual Fee Credit Card

**Virgin Money**

VirginAust Velocity High Flyer Card

**Westpac**

Altitude Black

**Westpac**

Low Rate Visa Card

**Woolworths**

Everyday Platinum Credit Card

**Woolworths**

Qantas Platinum Credit Card





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## Regular Traveller

Company

Product

★★

American Express	Velocity Platinum Card
ANZ	Frequent Flyer
ANZ	Frequent Flyer Black
ANZ	Frequent Flyer Platinum
ANZ	Rewards Black
Auswide Bank	Low Rate Mastercard
Bankwest	Breeze Mastercard
bcu	Rewards Credit Card
Bendigo Bank	Low Rate Platinum Mastercard
Bendigo Bank	Platinum Rewards Mastercard
BOQ	Low Rate Credit Card
Citi	Prestige Card
Citi	Qantas Signature Credit Card
Citi	Rewards Signature Credit Card
CUA	Low Rate Credit Card
Diners Club Australia	Personal Dual Card
Heritage Bank	Classic
IMB	Low Rate Mastercard
Latitude Financial Services	Gem Visa
Macquarie Bank	Black Card - Qantas Rewards
Macquarie Bank	Platinum Card - Qantas Rewards
Macquarie Bank	RateSaver Card
NAB	Qantas Rewards Signature Card
QT Mutual Bank	Low Rate Mastercard
Qudos Bank	Lifestyle Plus
Qudos Bank	Visa Platinum Credit Card
Queenslanders CU	Low Rate MyCard
Suncorp Bank	Clear Options Standard Card
Virgin Money	Virgin Aust Velocity Flyer Card



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## Regular Traveller

Company

Product

★

**American Express** David Jones Platinum Card

**American Express** Explorer Credit Card

**American Express** Qantas Ultimate Card

**bcu** Classic Credit Card

**Bendigo Bank** Qantas Platinum Mastercard

**Citi** Classic Credit Card

**Citi** Clear Platinum Credit Card

**Macquarie Bank** Hilton HHonors Platinum Card

**Suncorp Bank** Clear Options Gold Card

**Virgin Money** Low Rate Card