



Savings and Transaction Accounts 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.

Flexible Saver

Company	Product
★★★★★ "Outstanding Value"	
AMP Bank	Bett3r Save
AMP Bank	Saver Account
Catalyst Money	Saver
Easy Street Fin Services	Easy Savings Online Account
Illawarra CU NSW	Saver
ING	Savings Maximiser
ME	Online Savings Account
MOVE - People Driven Banking	Express Saver
MOVE - People Driven Banking	First Home Saver Club Account
nabtrade	High Interest Account
Queenslanders CU	GOSaver
UBank	USaver with Ultra
★★★★	
Arab Bank Australia	Online Savings Account
Auswide Bank	Online Saver
Bank of Sydney	SuperRate Account
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
bcbu	isaver
Beyond Bank	monEsaver Internet Account
Citi	Online Saver
Gateway Credit Union	eMax Saver
Heritage Bank	Online Saver
HSBC	Serious Saver Account
Macquarie Bank	Savings Account
Police Bank	Online SuperSaver Account S8
Qudos Bank	Qsaver
RaboDirect	High Interest Savings Account
Suncorp Bank	Everyday Options Sub-account
UBank	USaver
Victoria Teachers Mutual Bank	Online Saver
★★★	
AMP Bank	Cash Manager



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Flexible Saver

Company	Product
★ ★ ★	
ANZ	Online Saver
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Active Saver
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Bank Australia	Online Saver
Bank of Melbourne	Maxi Saver
Bank of Sydney	Smart Net Account
BankSA	Maxi Saver
Bankwest	TeleNet Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
BOQ	WebSavings Account
Commonwealth Bank	NetBank Saver
Delphi Bank	Midas Account
FCCS Credit Union	iSaver
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	iT Saver
First Option Credit Union	Super Cash Hub
Gateway Credit Union	Edge Account
Heritage Bank	Community Saver Account
Horizon Credit Union	HorizonDirect S10
HSBC	Flexi Saver
Hume Bank	iSave
Hunter United	e-ZYNET Direct
ING	Savings Accelerator
Macquarie Bank	Cash Management Account
My Credit Union	My Net Reward Saver
MyState	Online Savings Account
NAB	iSaver
Newcastle Permanent	Online Savings Account
P&N Bank	CashSaver Account
P&N Bank	Hi Saver



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Flexible Saver

Company	Product
★ ★ ★	
People's Choice Credit Union	Online Saver Account
QBank	Netlink Direct Account S20
QT Mutual Bank	eSave
Rabobank Australia	CMA Standard Account
RAMS	Saver Account
Regional Australia Bank	Internet Maximiser
Rural Bank ONE	Personal Saver
SCU	iNetSaver
Select Encompass Credit Union	Direct Saver
St.George Bank	Maxi Saver
Suncorp Bank	eOptions
Teachers Mutual Bank	Cash Management Account
Teachers Mutual Bank	Edvest Cash Management
Teachers Mutual Bank	Online Savings Account
The Capricornian	iSaver Account
The Mac	eSaver
The Mutual	Internet Saver Account
The Rock	Online Saver Account
UniBank	Cash Management Account S10
UniBank	Edvest Cash Management S55
UniBank	Online Savings Account
Victoria Teachers Mutual Bank	Cash Management Account S10
Westpac	eSaver
Woolworths Employees CU	Netplus Account
★ ★	
Australian Military Bank	Cash Management S9
Auswide Bank	Cash Management
B&E Personal Banking	iCash
Beyond Bank	Cash Management Account
BOQ	Bonus Interest Savings
Catalyst Money	Cash Management Account
Citi	Cash Investment Account
Citi	Ultimate Saver
Commonwealth Bank	Direct Investment Account



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Flexible Saver

Company	Product
★★	
Community First CU	Money Market Account S10
FCCS Credit Union	Achieve Saver Account S55
Horizon Credit Union	Cash Management S6
Illawarra CU NSW	Cash Management Account
Macquarie Credit Union	Investment Account S10
Macquarie Credit Union	Online Savings Account
NAB	Cash Manager
NAB	Reward Saver
Police Bank	Bonus Saver Account
QBANK	Cash Management Account
Queenslanders CU	MoneyMaker Account S5
RaboDirect	PremiumSaver
Select Encompass Credit Union	Emoney Account
The Capricornian	Everyday Saver Account
Transport Mutual Credit Union	Premium Savers Acct S8
★	
bcu	saver
CUA	eSaver Boost
Delphi Bank	Liberty Account
My Credit Union	My E-Saver
My Credit Union	My Maxi-Savings
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Money Management



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Junior Saver

Company	Product
★★★★★ "Outstanding Value"	
Bankwest	Kids' Bonus Saver
bcu	scoot's super saver
CUA	Youth eSaver
First Option Credit Union	Kids Bonus Saver
Select Encompass Credit Union	Kick Start Saver
★★★★	
Commonwealth Bank	Youthsaver Account
Hume Bank	Clancy Koala S2
Newcastle Permanent	Smart Saver Account (Under 25)
Suncorp Bank	Kids Savings Account
Teachers Mutual Bank	Mighty Saver
UniBank	Mighty Saver
★★★	
ANZ	Progress Saver for Kids
Auswide Bank	Ziggy Kids Saver
Bank Australia	mySaver
Bank of Sydney	Student Savings Account
Bendigo Bank	PiggySaver
Beyond Bank	Bonus Saver Account (Youth)
Beyond Bank	Junior Savers Club S12
Catalyst Money	Wildlife Saver
Delphi Bank	Junior Smart Saver
FCCS Credit Union	Young Achiever Account S50
Gateway Credit Union	Kids Dollaroo Savings
Holiday Coast CU	First Start Account
Horizon Credit Union	Youth Reward Saver
Illawarra CU NSW	Wildlife Saver
My Credit Union	My Kidz
Newcastle Permanent	Rapid Saver Statement for Children
P&N Bank	Way Cool Saver
People's Choice Credit Union	Young Saver Account
Police Bank	Dynamo Kids Savings Account s24
The Mac	Mini Mac Bonus Saver



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Junior Saver

Company	Product
★★★	
The Mutual	Mighty Mutual
Westpac	Reward Saver - Under 12
★★	
BankVic	Little Coppers Club S3
Bankwest	Children's Savings Account
Community First CU	Junior Saver
MyState	Youth Account
Newcastle Permanent	Rapid Saver Passbook for Children
Queenslanders CU	Junior Savers Account S4
The Rock	Youth Account
Victoria Teachers Mutual Bank	First Access
Victoria Teachers Mutual Bank	First Saver
★	
Arab Bank Australia	Best Buddies School Account
Arab Bank Australia	Student Account
Newcastle Permanent	Money Minder Account



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Regular Saver

Company	Product
★★★★★ "Outstanding Value"	
AMP Bank	Bett3r Save
Australian Unity	Active Saver
CUA	eSaver Boost
CUA	eSaver Reward
FCCS Credit Union	iSaver
ING	Savings Maximiser
ME	Online Savings Account
NAB	Reward Saver
Newcastle Permanent	Smart Saver Account
Queenslanders CU	GOSaver
RaboDirect	Notice Saver 31 Day
RaboDirect	Notice Saver 60 Day
RaboDirect	Notice Saver 90 Day
RAMS	Saver Account
UBank	USaver with Ultra
★★★★	
AMP Bank	Notice Account
AMP Bank	Saver Account
Bank Australia	Bonus Saver
BankVic	Bonus Saver
Bankwest	Hero Saver
BOQ	Bonus Interest Savings
Catalyst Money	Saver
Community First CU	Bonus Saver
Easy Street Fin Services	Bonus Saver Account
Easy Street Fin Services	Easy Savings Online Account
HSBC	Flexi Saver
Illawarra CU NSW	Saver
MOVE - People Driven Banking	Express Saver
MOVE - People Driven Banking	First Home Saver Club Account
nabtrade	High Interest Account
People's Choice Credit Union	Bonus Saver Account
Police Bank	Bonus Saver Account
Qudos Bank	Bonus Saver Account



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Regular Saver

Company	Product
★★★★★	
RaboDirect	PremiumSaver
Victoria Teachers Mutual Bank	First Home Bonus Saver
★★★	
ANZ	Progress Saver
Arab Bank Australia	Online Savings Account
Australian Military Bank	Star Saver Direct Account S20
Australian Unity	Easy Saver
Australian Unity	Freedom Saver
Auswide Bank	Bonus Plus Saver
Auswide Bank	Home Deposit Saver
Auswide Bank	Online Saver
B&E Personal Banking	Serious Saver
Bank of Melbourne	Incentive Saver Account
Bank of Sydney	SuperRate Account
BankSA	Incentive Saver Account
BankVic	EasyinvestOnline Savings
BankVic	EzeSaver
Bankwest	Smart eSaver
Bankwest	TeleNet Saver
bcu	isaver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
BOQ	WebSavings Account
Catalyst Money	Bonus Saver
Citi	Online Saver
Commonwealth Bank	GoalSaver
Delphi Bank	Midas Account
FCCS Credit Union	Achieve Saver Account S55
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	Bonus Saver
First Option Credit Union	iT Saver
G&C Mutual Bank	Bonus Savers Account
Gateway Credit Union	Edge Account
Gateway Credit Union	eMax Saver



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Regular Saver

Company	Product
★★★	
Heritage Bank	Community Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Credit Union	HorizonDirect S10
Horizon Credit Union	Reward Saver
HSBC	Serious Saver Account
Hume Bank	Reward Saver
Hunter United	Premium Online Investor Account
Illawarra CU NSW	Bonus Saver
ING	Savings Accelerator
Macquarie Bank	Savings Account
Macquarie Credit Union	Online Savings Account
My Credit Union	My E-Saver
MyState	Online Savings Account
NAB	iSaver
Newcastle Permanent	Online Savings Account
P&N Bank	SwiftSaver Account
QBANK	Bonus Saver
QBANK	Netlink Direct Account S20
Qudos Bank	Qsaver
RaboDirect	High Interest Savings Account
Regional Australia Bank	Savings Booster
Rural Bank ONE	Personal Saver
SCU	iNetSaver
SCU	Savings Motivator
St.George Bank	Incentive Saver Account
Suncorp Bank	eOptions
Suncorp Bank	Everyday Options Sub-account
Teachers Mutual Bank	Edvest Cash Management
Teachers Mutual Bank	Online Savings Account
Teachers Mutual Bank	Reward Saver
The Mutual	Bonus Saver
The Rock	Online Saver Account
UBank	USaver



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Regular Saver

Company	Product
★★★	
UniBank	Edvest Cash Management S55
UniBank	Online Savings Account
UniBank	Reward Saver S6
Victoria Teachers Mutual Bank	Bonus Saver Account S98
Victoria Teachers Mutual Bank	Online Saver
★★	
AMP Bank	Cash Manager
ANZ	Online Saver
Bank Australia	Online Saver
Bank of Melbourne	Maxi Saver
BankSA	Maxi Saver
Beyond Bank	Bonus Saver Account
Beyond Bank	Community Reward Account
Beyond Bank	monEsaver Internet Account
Citi	Ultimate Saver
Commonwealth Bank	NetBank Saver
First Option Credit Union	Super Cash Hub
Hume Bank	iSave
Hunter United	e-ZYNET Direct
Hunter United	XLR8 Savings Account
Macquarie Bank	Cash Management Account
My Credit Union	My Net Reward Saver
NAB	Cash Manager
Newcastle Permanent	Rapid Saver Statement
People's Choice Credit Union	Online Saver Account
Police Bank	Online SuperSaver Account S8
Regional Australia Bank	Internet Maximiser
Select Encompass Credit Union	Direct Saver
St.George Bank	Maxi Saver
The Mac	eSaver
Westpac	eSaver
Westpac	Reward Saver
Woolworths Employees CU	Netplus Account



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Regular Saver

Company	Product
★	
Australian Military Bank	Online Saver
P&N Bank	CashSaver Account
P&N Bank	Hi Saver
QT Mutual Bank	eSave
Teachers Mutual Bank	Cash Management Account
The Capricornian	iSaver Account
Transport Mutual Credit Union	Premium Savers Acct S8
UniBank	Cash Management Account S10



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Senior Saver

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	Pension Access Account
Macquarie Credit Union	Gold Retirement Account
P&N Bank	& Retirement Account
Select Encompass Credit Union	Deeming Account
Woolworths Employees CU	Deeming Account - Singles
★★★★	
BankVic	Pension Plus
Catalyst Money	Everyday Plus
Queenslanders CU	Pensioner Account S10
SERVICE ONE Alliance Bank	Senior Saver Account
Teachers Mutual Bank	Deeming Account
The Mutual	Retirement Account
UniBank	Deeming Account S30
Victoria Teachers Mutual Bank	Pension Account S9
Woolworths Employees CU	Deeming Account - Couples
★★★	
Auswide Bank	Everyday Pension
B&E Personal Banking	Pension Advantage
Bank of Melbourne	Retirement Access Plus
BankSA	Retirement Access Plus
bcu	advantage saver
Bendigo Bank	Easy Retirement Account
Beyond Bank	Retirement Account S50
BOQ	Pension Plus Account
Commonwealth Bank	Pensioner Security Account
Community First CU	Retirement Plus
First Option Credit Union	Retirement Access Saver
G&C Mutual Bank	Pension Plus Account
Heritage Bank	Pension Plus Account
Holiday Coast CU	Great Day Retirement Account
MyState	Access Assist
NAB	Retirement Account
QBANK	Pension Plus



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Senior Saver

Company	Product
★★★	
QT Mutual Bank	Advantage Plus
St.George Bank	Retirement Access Plus
Suncorp Bank	55 Plus
The Rock	Senior's Platinum Account
Westpac	55+ and Retired
★★	
ANZ	Pensioner Advantage
Bank Australia	Pension Access
Bankwest	Retirement Advantage Account
Holiday Coast CU	Retire Easy Account S13
Horizon Credit Union	Advantage 55 S55
Hume Bank	Retirement Account
Newcastle Permanent	Special Monthly Interest
People's Choice Credit Union	Club 55
SCU	Pensioner Aware Single
The Mac	Freedom Years Account
★	
FCCS Credit Union	Senior Saver Account S65
Illawarra CU NSW	Everyday Plus
My Credit Union	My Serious Savings



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SMSF Saver

Company	Product
★★★★★ "Outstanding Value"	
Australian Military Bank	DIY Super Saver Account
BankVic	SMSF Saver
CUA	eSaver Boost
FCCS Credit Union	Superfund Maximiser
MOVE - People Driven Banking	Express Saver
nabtrade	High Interest Account
Newcastle Permanent	Smart Saver Account
Qudos Bank	DIY Super Saver
Queenslanders CU	GOSaver
RaboDirect	Notice Saver 31 Day - SMSF
RaboDirect	Notice Saver 60 Day - SMSF
RaboDirect	Notice Saver 90 Day - SMSF
★★★★	
AMP Bank	Business Saver Account
AMP Bank	SuperEdge Saver
Community First CU	Bonus Saver
Easy Street Fin Services	Easy Savings Online Account
FCCS Credit Union	Achieve Saver Account S55
HSBC	Flexi Saver
Qudos Bank	Bonus Saver Account
RaboDirect	SMSF PremiumSaver
Teachers Mutual Bank	Reward Saver
UBank	USaver SMSF
UniBank	Reward Saver S6
★★★	
Australian Military Bank	Star Saver Direct Account S20
B&E Personal Banking	Super Advantage
Bank of Sydney	Smart Net Account
bcu	business isaver
bcu	retirement savings account
Beyond Bank	monEsaver Internet Account
BOQ	Superannuation Savings Account
Commonwealth Bank	SMSF Direct Investment Account



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SMSF Saver

Company	Product
★★★	
Community First CU	FirstBiz Online Savings
Delphi Bank	Midas Account
Delphi Bank	Midas Business Account
FCCS Credit Union	Online Saver Account S70
First Option Credit Union	Bonus Saver
First Option Credit Union	iT Saver
First Option Credit Union	Super Cash Hub
Gateway Credit Union	Edge Account
Gateway Credit Union	eMax Saver
Heritage Bank	Community Saver Account
Heritage Bank	Online Saver
Heritage Bank	Target Bonus Account
Horizon Credit Union	SMSF Saver
Hunter United	Premium Online Investor Account
Hunter United	Retiree Online Investor Account
ING	Business Optimiser
Macquarie Bank	Cash Management Account
Macquarie Credit Union	Online Savings Account
ME	Business Online Savings Account
MyState	Online Savings Account
NAB	Business Cash Maximiser SMSF
Newcastle Permanent	Online Savings Account
Police Bank	Online SuperSaver Account S8
Qudos Bank	Qsaver
RaboDirect	High Interest Savings - SMSF
Regional Australia Bank	Internet Maximiser
Rural Bank ONE	DIY Super Saver
Suncorp Bank	Business Saver Account
The Capricornian	iSaver Account
The Capricornian	iSaver Business Account
The Rock	Online Saver Account
Victoria Teachers Mutual Bank	Bonus Saver Account S98
Victoria Teachers Mutual Bank	Cash Management Account S10
Victoria Teachers Mutual Bank	Online Saver



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SMSF Saver

Company	Product
★★	
AMP Bank	Cash Manager
Bankwest	Business Telenet Saver Account
Bendigo Bank	Business EasySaver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver
Beyond Bank	Community Reward Account
Citi	Ultimate Business Saver
G&C Mutual Bank	Bonus Savers Account
NAB	Cash Manager
QBANK	Netlink Direct Account S20
Rabobank Australia	CMA Standard Account
Select Encompass Credit Union	Direct Saver
Teachers Mutual Bank	Cash Management Account
The Mutual	Business Internet Saver
UniBank	Cash Management Account S10
Westpac	DIY Super Savings Account
Westpac	DIY Super Working Account
Woolworths Employees CU	Netplus Account
★	
Catalyst Money	Cash Management Account
Citi	Cash Investment Account
Illawarra CU NSW	Cash Management Account
Newcastle Permanent	Rapid Saver Statement
Transport Mutual Credit Union	Premium Savers Acct S8



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High Transactor

Company	Product
★★★★★ "Outstanding Value"	
Bankwest	Easy Transaction Account
Citi	Plus Transaction Account
Commonwealth Bank	Smart Access
Gateway Credit Union	Edge Account
HSBC	Day to Day Account
ING	Orange Everyday
Macquarie Bank	Platinum Transaction Account
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Classic Banking
Westpac	Choice
★★★★	
AMP Bank	Bett3r Pay
AMP Bank	Bett3r Spend
AMP Bank	Cash Manager
ANZ	Access Advantage
Bank of Melbourne	Complete Freedom
Bank of Sydney	Everyday Saver
BankSA	Complete Freedom
BankVic	Anywhere
BankVic	Multipack - At Call S1
Bankwest	Hero Transaction Account
BOQ	Day2Day Plus Account
Citi	Cash Investment Account
Citi	Ultimate Saver
CUA	Everyday Account
First Option Credit Union	Super Cash Hub
Hume Bank	All Purpose S10
My Credit Union	My Access Account
NAB	Cash Manager
P&N Bank	& Transaction Account
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Basics Account



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High Transactor

Company	Product
★ ★ ★	
AMP Bank	Access Account
ANZ	Premium Cash Management Account
Arab Bank Australia	Cash Management Account
Arab Bank Australia	Statement Savings Acc
Auswide Bank	Everyday Access
Auswide Bank	Visa Debit
B&E Personal Banking	iAdvantage
Bank Australia	Everyday Access
Bank of Sydney	Everyday Main Account
BankVic	EzePay
Bankwest	Lite Trans - Direct Opt
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
bcu	access
bcu	basic access
Bendigo Bank	Everyday Account
Beyond Bank	Everyday Account
BOQ	Cash Management Account
BOQ	Reverse Charges Account
Delphi Bank	Liberty Account
G&C Mutual Bank	Reward Me Saver Account
Gateway Credit Union	Everyday Savings Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	Advantage 25
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
Illawarra CU NSW	Everyday
My Credit Union	My Visa Access
MyState	Access Account



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High Transactor

Company	Product
★★★★	
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Rapid Saver Statement
Newcastle Permanent	Statement Savings Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
QBANK	On Call Savings Account
QT Mutual Bank	Everyday Account
RAMS	Action
Regional Australia Bank	Community Partnership
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Everyday Account - All Access
Rural Bank Limited	Gold Cash Management
Select Encompass Credit Union	Budget Account
Select Encompass Credit Union	Transaction Account
Suncorp Bank	Everyday Essentials Account
Suncorp Bank	Everyday Options
Teachers Mutual Bank	Everyday Account
Teachers Mutual Bank	Everyday Direct Account
The Mutual	Express Savings Account
Transport Mutual Credit Union	Multi-Access Account S4
UniBank	Everyday Account S1
UniBank	Everyday Direct Account
Victoria Teachers Mutual Bank	Everyday Account S1
★★	
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Auswide Bank	Cash Management
B&E Personal Banking	Everyday Advantage
Beyond Bank	Access Savings Account S1



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High Transactor

Company	Product
★★	
Beyond Bank	Cash Management Account
Catalyst Money	Everyday
Community First CU	Access Account S7
FCCS Credit Union	Redi Access Account S13
First Option Credit Union	Access Saver
Horizon Credit Union	RediSavings S1
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
MOVE - People Driven Banking	Everyday Saver S1
MOVE - People Driven Banking	Everyday Saver S22 & S33
QT Mutual Bank	Bonus Saver Account
QT Mutual Bank	Current Account
Qudos Bank	At Call Savings
Queenslanders CU	Basic Account
The Capricornian	Access Account
The Capricornian	Student Access Account
The Mac	EveryDay Savings
The Rock	Fee Cruncher Account
The Rock	The Only Account
★	
Delphi Bank	Cash Management Account
FCCS Credit Union	Total Access Account S1
G&C Mutual Bank	Access Account
HSBC	Premier CMA
People's Choice Credit Union	Expenses Account
Queenslanders CU	Action Account S1
SERVICE ONE Alliance Bank	Day to Day Account



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Low Transactor

Company	Product
★★★★★ "Outstanding Value"	
Bank of Sydney	Everyday Saver
Bankwest	Hero Transaction Account
Citi	Plus Transaction Account
First Option Credit Union	Access Saver
First Option Credit Union	Super Cash Hub
Gateway Credit Union	Edge Account
ING	Orange Everyday
Macquarie Bank	Transaction Account
ME	Everyday Transaction Account
NAB	Classic Banking
Qudos Bank	At Call Savings
Suncorp Bank	Everyday Basics Account
★★★★	
AMP Bank	Bett3r Pay
BankVic	Anywhere
BankVic	Multipack - At Call S1
Bankwest	Easy Transaction Account
BOQ	Day2Day Plus Account
Citi	Cash Investment Account
Citi	Ultimate Saver
CUA	Everyday Account
Gateway Credit Union	Everyday Savings Account
Hunter United	V.I.P. Pension Account - Joint
Hunter United	V.I.P. Pension Account - Single
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
QBANK	On Call Savings Account
Select Encompass Credit Union	Transaction Account
Suncorp Bank	Everyday Essentials Account
The Mutual	Express Savings Account
Transport Mutual Credit Union	Multi-Access Account S4
Victoria Teachers Mutual Bank	Everyday Account S1
★★★	



Savings and Transaction Accounts Star Ratings

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Low Transactor

Company	Product
★ ★ ★	
AMP Bank	Access Account
AMP Bank	Bett3r Spend
AMP Bank	Cash Manager
ANZ	Access Advantage
ANZ	Premium Cash Management Account
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
B&E Personal Banking	iAdvantage
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom
Bank of Sydney	Everyday Main Account
BankSA	Complete Freedom
BankVic	EzePay
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
Bendigo Bank	Everyday Account
Beyond Bank	Access Savings Account S1
Beyond Bank	Everyday Account
BOQ	Cash Management Account
BOQ	Reverse Charges Account
Catalyst Money	Everyday
Commonwealth Bank	Smart Access
Delphi Bank	Liberty Account
FCCS Credit Union	Redi Access Account S13
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Simply Access
Horizon Credit Union	Advantage 25
HSBC	Day to Day Account
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60



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Low Transactor

Company	Product
★ ★ ★	
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
My Credit Union	My Access Account
My Credit Union	My Visa Access
MyState	Access Account
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Rapid Saver Statement
Newcastle Permanent	Statement Savings Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBank	Everyday Plus
QT Mutual Bank	Bonus Saver Account
QT Mutual Bank	Current Account
QT Mutual Bank	Everyday Account
RAMS	Action
Rural Bank Limited	Everyday Account - All Access
Select Encompass Credit Union	Budget Account
St.George Bank	Complete Freedom
Suncorp Bank	Everyday Options
Teachers Mutual Bank	Everyday Account
Teachers Mutual Bank	Everyday Direct Account
The Mac	EveryDay Savings
UniBank	Everyday Account S1
UniBank	Everyday Direct Account
Westpac	Choice
★ ★	
Arab Bank Australia	Cash Management Account
Auswide Bank	Cash Management
Auswide Bank	Everyday Access
Auswide Bank	Visa Debit
B&E Personal Banking	Everyday Advantage
Bankwest	Lite Trans - Direct Opt
bcu	access



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Low Transactor

Company	Product
★★	
bcu	basic access
Beyond Bank	Cash Management Account
Community First CU	Access Account S7
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	RediSavings S1
Illawarra CU NSW	Everyday
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Expenses Account
Queenslanders CU	Basic Account
Regional Australia Bank	Community Partnership
Regional Australia Bank	eFree
Regional Australia Bank	High Rise Account
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Day to Day Account
The Capricornian	Access Account
The Capricornian	Student Access Account
The Rock	The Only Account
★	
Arab Bank Australia	Statement Savings Acc
Delphi Bank	Cash Management Account
FCCS Credit Union	Total Access Account S1
MOVE - People Driven Banking	Everyday Saver S1
MOVE - People Driven Banking	Everyday Saver S22 & S33
Queenslanders CU	Action Account S1
The Rock	Fee Cruncher Account



Savings and Transaction Accounts Star Ratings

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Senior Transactor

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Access Advantage
ANZ	Pensioner Advantage
Citi	Plus Transaction Account
Commonwealth Bank	Pensioner Security Account
Commonwealth Bank	Smart Access
G&C Mutual Bank	Pension Plus Account
HSBC	Day to Day Account
NAB	Classic Banking
NAB	Retirement Account
Suncorp Bank	55 Plus
Teachers Mutual Bank	Everyday Account
UniBank	Everyday Account S1
Westpac	Choice
Woolworths Employees CU	Deeming Account - Couples
Woolworths Employees CU	Deeming Account - Singles
★★★★	
Bankwest	Hero Transaction Account
Bankwest	Retirement Advantage Account
BOQ	Pension Plus Account
First Option Credit Union	Retirement Access Saver
First Option Credit Union	Super Cash Hub
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver Account
Gateway Credit Union	Edge Account
Holiday Coast CU	Great Day Retirement Account
Hume Bank	Retirement Account
MyState	Access Assist
NAB	Cash Manager
P&N Bank	& Retirement Account
P&N Bank	& Transaction Account
People's Choice Credit Union	Club 55
Qudos Bank	At Call Savings
Rural Bank Limited	Everyday Account - All Access
Select Encompass Credit Union	Budget Account



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Senior Transactor

Company	Product
★★★★	
Select Encompass Credit Union	Deeming Account
Select Encompass Credit Union	Transaction Account
The Mutual	Retirement Account
The Rock	Senior's Platinum Account
Victoria Teachers Mutual Bank	Pension Account S9
★★★	
ANZ	Premium Cash Management Account
Australian Military Bank	Access Savings S1
Australian Military Bank	Military Rewards Acc- Everyday Acc
Australian Military Bank	Pension Access Account
Auswide Bank	Everyday Pension
B&E Personal Banking	Home Advantage
B&E Personal Banking	iAdvantage
B&E Personal Banking	Pension Advantage
Bank Australia	Everyday Access
Bank Australia	Pension Access
Bank of Melbourne	Complete Freedom
Bank of Melbourne	Retirement Access Plus
BankSA	Complete Freedom
BankSA	Retirement Access Plus
BankVic	Anywhere
BankVic	Multipack - At Call S1
Bankwest	Easy Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
bcu	advantage saver
Bendigo Bank	Easy Retirement Account
Bendigo Bank	Everyday Account
Beyond Bank	Everyday Account
Beyond Bank	Retirement Account S50
BOQ	Cash Management Account
BOQ	Day2Day Plus Account
BOQ	Reverse Charges Account
Catalyst Money	Everyday



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Senior Transactor

Company	Product
★★★	
Catalyst Money	Everyday Plus
Citi	Cash Investment Account
Citi	Ultimate Saver
CUA	Everyday 55+
CUA	Everyday Account
Delphi Bank	Liberty Account
FCCS Credit Union	Senior Saver Account S65
First Option Credit Union	Access Saver
Gateway Credit Union	Everyday Savings Account
Heritage Bank	Cash Management Account
Heritage Bank	Money Manager Account
Heritage Bank	Pension Plus Account
Heritage Bank	Simply Access
Holiday Coast CU	Retire Easy Account S13
Horizon Credit Union	Advantage 25
Hume Bank	All Purpose S10
Hume Bank	Cash Management S8
Hume Bank	Essential Account S60
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
My Credit Union	My Access Account
My Credit Union	My Visa Access
MyState	Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Rapid Saver Statement
Newcastle Permanent	Statement Savings Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account S1
QBANK	Everyday Plus
QBANK	On Call Savings Account
QBANK	Pension Plus
QT Mutual Bank	Advantage Plus
QT Mutual Bank	Everyday Account



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Senior Transactor

Company	Product
★★★	
Queenslanders CU	LiveFree Account S18
Queenslanders CU	Pensioner Account S10
SERVICE ONE Alliance Bank	Senior Saver Account
St.George Bank	Complete Freedom
St.George Bank	Retirement Access Plus
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Essentials Account
Suncorp Bank	Everyday Options
The Capricornian	Pensioner Access Account
The Capricornian	Student Access Account
The Mutual	Express Savings Account
Victoria Teachers Mutual Bank	Everyday Account S1
Westpac	55+ and Retired
★★	
Auswide Bank	Cash Management
Auswide Bank	Everyday Access
B&E Personal Banking	Everyday Advantage
BankVic	EzePay
Bankwest	Lite Trans - Direct Opt
bcu	access
Beyond Bank	Access Savings Account S1
Beyond Bank	Cash Management Account
Community First CU	Access Account S7
Community First CU	Retirement Plus
FCCS Credit Union	Redi Access Account S13
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	Advantage 55 S55
Horizon Credit Union	RediSavings S1
Illawarra CU NSW	Everyday
Illawarra CU NSW	Everyday Plus
People's Choice Credit Union	Everyday Account
QT Mutual Bank	Bonus Saver Account
QT Mutual Bank	Current Account
Queenslanders CU	Basic Account



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Senior Transactor

Company	Product
★★	
Regional Australia Bank	Community Partnership
Regional Australia Bank	High Rise Account
Rural Bank Limited	Gold Cash Management
SERVICE ONE Alliance Bank	Day to Day Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Mac	EveryDay Savings
The Mac	Freedom Years Account
The Rock	The Only Account
UniBank	Everyday Direct Account
★	
Auswide Bank	Visa Debit
bcu	basic access
Delphi Bank	Cash Management Account
FCCS Credit Union	Total Access Account S1
People's Choice Credit Union	Expenses Account
Queenslanders CU	Action Account S1
Regional Australia Bank	eFree
The Rock	Fee Cruncher Account



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Youth Transactor

Company	Product
★★★★★ "Outstanding Value"	
ANZ	Access Advantage
Bank of Melbourne	Complete Freedom Student
Beyond Bank	BU Savings Account
Commonwealth Bank	Smart Access
Community First CU	Access Account S7
Hume Bank	All Purpose S10
Macquarie Bank	Transaction Account
NAB	Classic Banking
Suncorp Bank	Everyday Options-Student
Westpac	Choice - Under 21's
★★★★	
B&E Personal Banking	iAdvantage
Bank Australia	Everyday Access
BankSA	Complete Freedom Student
BankVic	Multipack - At Call S1
bcu	access
Community First CU	Student Starter
First Option Credit Union	Access Saver
First Option Credit Union	Smart Start Access Saver 14-21
HSBC	Day to Day Account
Hume Bank	Essential Account S60
Regional Australia Bank	Community Partnership
Regional Australia Bank	High Rise Account
St.George Bank	Complete Freedom Student
Teachers Mutual Bank	Everyday Account
The Mutual	Express Savings Account
UniBank	Everyday Account S1
★★★	
Australian Military Bank	Junior Saver Account
Auswide Bank	Everyday Access
B&E Personal Banking	Home Advantage
B&E Personal Banking	Youth Advantage
Bank of Sydney	Student Savings Account



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Youth Transactor

Company	Product
★ ★ ★	
Bank of Sydney	Student Transaction Account
BankVic	Anywhere
BankVic	EzePay
Bankwest	Lite Trans - Direct Opt
Bankwest	Student Account
bcu	basic access
Bendigo Bank	Student Account
Catalyst Money	Everyday
Catalyst Money	Everyday Lite
Community First CU	Junior Saver
CUA	Everyday Youth Account
G&C Mutual Bank	Access Account
Gateway Credit Union	Edge Account
Heritage Bank	Simply Access
Holiday Coast CU	First Start Account
Illawarra CU NSW	Everyday
Illawarra CU NSW	Everyday Lite
My Credit Union	My Access Account
My Credit Union	My Visa Access
MyState	Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Everyday Account (Under 25)
Newcastle Permanent	Rapid Saver Statement for Children
Newcastle Permanent	Statement Savings Account
P&N Bank	& Transaction Account
P&N Bank	Easypay Access Account
P&N Bank	Student Account
People's Choice Credit Union	Activate Account
Police Bank	Dynamo Kids Savings Account s24
Police Bank	Easy Access Account S1
QBANK	Teen On-Call
QT Mutual Bank	Everyday Account
Qudos Bank	At Call Savings
Regional Australia Bank	eFree



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Youth Transactor

Company	Product
★ ★ ★	
Rural Bank Limited	Everyday Account - All Access
Select Encompass Credit Union	Transaction Account
SERVICE ONE Alliance Bank	Day to Day Account
SERVICE ONE Alliance Bank	Student Account
Suncorp Bank	Everyday Basics Account
Suncorp Bank	Everyday Essentials Account
Teachers Mutual Bank	Everyday Direct Account
The Capricornian	Access Account
The Capricornian	Youth Access Account
UniBank	Everyday Direct Account
Victoria Teachers Mutual Bank	First Access
Woolworths Employees CU	BU (Being You) Account
★ ★	
Arab Bank Australia	Statement Savings Acc
Australian Military Bank	Access Savings S1
Auswide Bank	Visa Debit
B&E Personal Banking	Everyday Advantage
Bank of Melbourne	Complete Freedom
BankSA	Complete Freedom
Bendigo Bank	Everyday Account
Delphi Bank	Liberty Account
FCCS Credit Union	Redi Access Account S13
Holiday Coast CU	Great Day Transaction S2
Horizon Credit Union	Advantage 25
Macquarie Credit Union	Cheque/Card Account S5
Macquarie Credit Union	General Savings Account
Newcastle Permanent	Basic Access Account
People's Choice Credit Union	Everyday Account
QT Mutual Bank	Current Account
Select Encompass Credit Union	Budget Account
St.George Bank	Complete Freedom
The Rock	Fee Cruncher Account
★	



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Youth Transactor

Company	Product
★	
Delphi Bank	Junior Smart Saver
FCCS Credit Union	Total Access Account S1
Horizon Credit Union	RediSavings S1
People's Choice Credit Union	Expenses Account
Queenslanders CU	Action Account S1
The Rock	The Only Account