

Mozo Experts Choice Awards

Credit Cards

Methodology Report
October 2017



Mozo Experts Choice Awards

The Mozo Experts Choice Awards recognise products that deliver exceptional value or benefits to consumers.

Product providers don't pay to be in the running and we don't play favourites. Our judges base their decision on hard-nosed calculations of value to the consumer, using Mozo's extensive product database and research capacity. Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Within each category, awards are typically given to the top 10% of products. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.

Additional awards may also be given to recognise a product provider who has won a broader range of product awards than any other.

What products do we consider?

In carrying out the Mozo Experts Choice Awards in Credit Cards we analysed 190 personal credit card products issued by 65 Australian financial institutions based on data contained in Mozo's product database as at 2 October 2017.

Cards with multiple offers (such as choice of rewards programs, or different combinations of fees and interest rate offers) may be assessed more than once in categories where those variations affect the outcome of the calculations performed.

We aim to include most credit card providers in the market in the Mozo Experts Choice Awards. However, not every credit card product on the market will be included in our review.

Any credit card product we review must be available in the market at the time of our analysis and any offers included must be available to the general public on the provider's website.

The Premium categories assessed all 'platinum', 'diamond' and 'black' credit cards, while the Standard categories considered all other credit cards.

How many winners are there?

For the Experts Choice Awards Mozo awards the top 10% of products, but no more than 10, in each category. Where the same card product is available from a number of related institutions all institutions were given the award.

To recognise that some people would prefer to conduct their banking with a product offered by one of the 'big 4' banks we aim to award a 'big 4' product in each category. Where none appears in the winner group the highest ranked product offered by a big 4 bank is awarded, providing all criteria for that award has been met. Any awards of this type are noted as such at the bottom of the results list for the category.

To recognise the provider that has been the most successful in these awards, we may award an overall provider of the year award. The overall award would go to a provider that has won awards in a larger and/ or broader range of categories, including any award categories the judges consider to be a must-have category.



Mozo Experts Choice Awards Credit Card Winners 2017

1) Low Rate Credit Card

| Provider | Product |
|--------------------------------|--------------------------------------|
| Bank Australia | Low Rate Visa |
| BankVic | Visa Silver |
| Community First CU/Easy Street | Low Rate Visa/McGrath Pink Visa |
| Credit Union SA | Visa Credit Card |
| Credit Union SA | Education Community Visa Credit Card |
| G&C Mutual Bank | Low Rate Visa Credit Card |
| Police Bank | Visa Credit Card |
| SCU | Low Rate Visa Credit Card |
| Teachers Mutual Bank/ UniBank | Visa Credit Card |
| Unity Bank | Visa Credit Card |
| Major Bank award - ANZ | Low Rate |

2) Low Rate Platinum Credit Card

| Provider | Product |
|--------------|-------------------------------|
| ANZ | Low Rate Platinum |
| Bankwest | Breeze Platinum Credit Card |
| Bendigo Bank | Low Rate Platinum Mastercard |
| Citi | Clear Platinum |
| NAB | Low Rate Platinum Credit Card |
| P&N Bank | Visa Platinum Credit Card |

St.George/ BankSA/ Bank of Melbourne

Vertigo Platinum

Victoria Teachers Mutual Bank

Visa Platinum Credit Card

3) No Annual Fee Credit Card

| Provider | Product |
|--------------------------------------|--------------------------------------|
| American Express | Low Rate Credit Card |
| American Express | Essential Credit Card |
| Bank Australia | Visa Credit Card |
| Credit Union SA | Education Community Visa Credit Card |
| Hume Bank | Value Visa Card |
| ME | frank Credit Card |
| QBANK | Bluey Card |
| Teachers Mutual Bank/ UniBank | Credit Card |
| Victoria Teachers Mutual Bank | Visa Classic Credit Card |
| Major Bank award - Commonwealth Bank | Low Fee Credit Card |

4) Low Fee Platinum Credit Card

| Provider | Product |
|------------|-------------------------------|
| 28 Degrees | Platinum Mastercard |
| Bankwest | Zero Platinum Mastercard |
| Woolworths | Everyday Platinum Credit Card |

5) Balance Transfer Credit Card

| Provider | Product |
|-------------------------------|--------------------------------------|
| American Express | Low Rate Credit Card |
| American Express | Essential Credit Card |
| Australian Military Bank | Low Rate Visa Credit Card |
| Beyond Bank | Low Rate |
| Credit Union SA | Education Community Visa Credit Card |
| Credit Union SA | Visa Credit Card |
| Heritage Bank | Gold Low Rate |
| Jetstar | Mastercard |
| Police Bank | Visa Credit Card |
| Victoria Teachers Mutual Bank | Visa Classic Credit Card |
| Major Bank award - ANZ | First |

6) Premium Balance Transfer Credit Card

| Provider | Product |
|------------|------------------------|
| ANZ | Low Rate Platinum |
| ANZ | Platinum |
| Bankwest | Breeze Platinum |
| HSBC | Platinum |
| NAB | Low Rate Platinum |
| NAB | Premium |
| Suncorp | Clear Options Platinum |
| Woolworths | Everyday Platinum |

7) Rewards Credit Card

| Provider | Product |
|--------------------------------------|--------------------------|
| American Express | Qantas Discovery Card |
| Coles | Rewards Mastercard |
| Jetstar | Mastercard |
| QBANK | Bluey Rewarder Card |
| St.George/ BankSA/ Bank of Melbourne | Amplify Classic (Qantas) |
| Major Bank award - NAB | Qantas Rewards Card |
| Major Bank award - Westpac | Altitude (Qantas) |

8) Premium Rewards Credit Card

| Provider | Product |
|------------------|-------------------------------|
| American Express | Qantas Ultimate Card |
| ANZ | Frequent Flyer Black |
| G&C Mutual Bank | Platinum Visa Credit Card |
| Jetstar | Platinum Mastercard |
| Macquarie | Black Card (Qantas) |
| NAB | Qantas Rewards Signature Card |
| Qantas Money | Qantas Premier Credit Card |
| Westpac | Altitude Black (Qantas) |
| Woolworths | Qantas Platinum Credit Card |

9) Retail Rewards Credit Card

| Provider | Product |
|------------------|-----------------------|
| American Express | Essential Credit Card |
| Coles | Rewards Mastercard |

10) Premium Retail Rewards Credit Card

| Provider | Product |
|--------------------|----------------------------------|
| American Express | Explorer Credit Card |
| American Express | Platinum Edge Credit Card |
| Bank of Queensland | Platinum Visa Credit Card |
| Bankwest | More Platinum Mastercard |
| Heritage Bank | Platinum |
| HSBC | Platinum Credit Card |
| NAB | flybuys Rewards Card |
| Suncorp | Clear Options Platinum (Rewards) |
| Woolworths | Everyday Platinum Credit Card |

11) Qantas Frequent Flyer Credit Card

| Provider | Product |
|------------------|----------------------------|
| American Express | Qantas Ultimate Card |
| Qantas Money | Qantas Premier Credit Card |

12) Velocity Frequent Flyer Credit Card

| Provider | Product |
|------------------|---|
| American Express | Velocity Platinum Card |
| Virgin Money | Virgin Australia Velocity High Flyer Card |

13) Credit Card Complimentary Insurances

| Provider | Product |
|----------|-------------------------|
| ANZ | Frequent Flyer Platinum |
| ANZ | Frequent Flyer Black |
| ANZ | Rewards Platinum |
| ANZ | Rewards Black |

14) Credit Card Provider of the Year

| Provider |
|------------------|
| American Express |

Credit Cards - how are the winners determined?

Mozo Experts Choice Awards for Credit Cards are awarded in the following categories and based on the following methodology:

1) Low Rate Credit Card

Aim: To identify the best value credit cards for consumers who carry an ongoing revolving balance.

Method: We ranked cards based on the cost over 5 years assuming a continuous interest-accruing balance of \$4,200* taking into account:

- ongoing interest rates
- introductory interest rates
- annual fees
- introductory annual fee reductions or waivers.

The calculation does not take into account:

- annual fee waivers for reaching annual spend thresholds
- balance transfer interest rates
- interest free periods
- interest rates on cash advances or other special transactions
- transaction fees
- penalty fees
- fees for optional services
- rewards schemes

** The interest-accruing balance amount of \$4,200 is based on the RBA's figure for total balances accruing interest, divided by the number of cardholders in Australia (Roy Morgan, June 2015). We feel this figure gives appropriate weight to the interest cost*

versus fees. The time frame of 5 years was chosen as a reasonable period over which to assess the cost of holding a credit card, ensuring that any introductory offers did not dominate the outcome.

2) Low Rate Platinum Credit Card

Aim: To identify the best value Premium credit card for consumers who carry an ongoing revolving balance.

Method: This award was judged using the same process as the Low Rate Credit Card category above, however only Premium cards were included. In this category, the judges decided that less than 10% of eligible cards were worthy of an award because ongoing rates over a certain threshold can't be considered 'low'. As all winners were Platinum cards, the name of the award reflects this.

3) No Annual Fee Credit Card

Aim: To identify the best value credit cards to avoid paying fees (provided outstanding balances are paid in full each month).

Method: To be considered for this award, credit cards must have an interest free period of at least 55 days. All qualifying cards were ranked in ascending order of annual fee then purchase rate. No other card fees or features were taken into account.

4) Low Fee Platinum Credit Card

Aim: To identify the lowest cost Premium cards for those paying off their balance in full each month.

Method: To be considered for this award, credit cards must have an interest free period of at least 55 days. All qualifying Premium cards were ranked first on annual fee, then on purchase rate. As all winners were Platinum cards, the name of the award reflects this.

5) Balance Transfer Credit Card

Aim: To identify the credit cards that offer the lowest cost when transferring a balance from another card.

Method: The cost of repaying the balance in full was calculated using the Balance Transfer option in the Mozo site Credit Card Search tool, assuming a balance of \$4,200 transferred from another card and repaid at a rate of \$100 per month. This calculation includes any discounted balance transfer interest rate, the interest rate applicable beyond any discounted period, any fees that may be charged to gain access to a balance transfer rate, and annual fees.

We also checked that any discounted balance transfer rates had been in the market for at least the last 3 months to avoid awarding short term tactical offers.

6) Premium Credit Card Balance Transfer

Aim: To identify the Premium credit cards that offer the lowest cost when transferring a balance from another card.

Method: The cost of repaying the balance in full was calculated using the Balance Transfer option in the Mozo site Credit Card Search tool, assuming a balance of \$4,200 transferred from another card and repaid at a rate of \$150 per month. This calculation includes any discounted balance transfer interest rate, the interest rate applicable beyond any discounted period, any fees that may be charged to gain access to a balance transfer rate, and annual fees.

We also checked that any discounted balance transfer rates had been in the market for at least the last 3 months to avoid awarding short term tactical offers.

7) Rewards Credit Card

Aim: To identify the standard and gold rewards credit cards that give the best value reward.

Method: For the Rewards Credit Card category (and all other rewards categories), Mozo calculates the value of rewards as explained in the following section 'How do we assess the value of Rewards?'.

For this Rewards Credit Card category the assumed spend level was \$19,000 per annum, the average annual spend on a credit card in Australia (rounded to the nearest \$1,000) according to RBA statistics. Interest costs are not taken into account; we assume the card is paid in full each month.

We ran two comparisons: one for Visa/Mastercard products and dual-card accounts with 0% spend on the Amex card component, and one for stand-alone Amex cards and dual-card accounts assuming 100% spend on Amex. We awarded the leading cards from each.

8) Premium Rewards Card

Aim: To identify the premium Visa and Mastercard rewards credit cards that give the best value reward.

Method: For the 'Premium' categories the assumed spend was \$60,000 as these credit cards are targeted towards higher income earners who are likely to be able to spend more using credit cards. Otherwise, the calculation methodology is identical to that used for the Rewards Credit Card category.

9) Retail Rewards Credit Card

Aim: To identify the standard and gold rewards credit cards that give the best value retail reward.

Method: As per the Rewards Credit Card category, but only considering the shopping gift card rewards net value. To receive an award in this category the net value must be greater than \$75.

We ran two comparisons: one for Visa/Mastercard products and dual-card accounts with 0% spend on the Amex card component, and one for stand-alone Amex cards and dual-card accounts assuming 100% spend on Amex. We awarded the leading cards from each.

10) Premium Retail Rewards Credit Card

Aim: To identify the premium rewards credit cards that give the best value retail reward.

Method: As per the Rewards Credit Card category, but assessed on an annual spend of \$60,000 and only considering the shopping gift card rewards net value. To receive an award in this category the net value must be greater than \$75.

11) Qantas Frequent Flyer Credit Card

Aim: To identify the cards that offer the best value to people who fly regularly with Qantas and seek to maximise the points earned through the Qantas Frequent Flyer program.

Method: This category only considered cards where points are automatically credited to the Qantas Frequent Flyer program.

We assessed the value of rewards points earned assuming a total annual spend of \$60,000, of which \$15,000 is spent on Qantas services and products (which may earn points at a higher rate).

We then considered the value of any ongoing discounts including free or discounted flights and lounge access, and one-off sign-up offers.

Finally we then deducted the cost of the annual fee. If the annual spend amount was sufficient to qualify for the annual fee to be waived this was allowed for in the calculation.

We did not assess the value of any other offers such as hotel or dining discounts.

We ran two comparisons: one for Visa/Mastercard products and dual-card accounts with 0% spend on the Amex card component, and one for stand-alone Amex cards and dual-card accounts assuming 100% spend on Amex. We awarded the leading cards from each.

12) Velocity Frequent Flyer Credit Card

Aim: To identify the cards that offer the best value to people who fly regularly with Virgin Australia and seek to maximise the points earned through the Velocity Frequent Flyer program.

Method: This category considered credit cards where points are automatically credited to the Velocity Frequent Flyer program, as well as cards with other rewards programs where the best option for obtaining a flight reward was through transferring the points to Velocity.

The calculations followed the same process as category 11) Qantas Frequent Flyer Credit Cards.

13) Credit Card Complimentary Insurances

Aim: To identify the cards that offer the best range of support extras which we've defined as a concierge service, travel and other insurances and emergency overseas card replacement.

Method: To assess these extras we allocated points for:

- a concierge service
- the activation criteria and key cover levels for Travel Insurance
- each of the other insurances offered
- the cost of replacing a lost card while overseas

After determining the scores we conducted a further check to ensure that the provider with the second highest did indeed offer a lower overall level of benefits than the winner.

This award was given to all cards from the winning provider that offer the same group of benefits.

14) Credit Card Provider of the Year

Aim: To identify the card provider that has won more Awards for individual credit cards, in a wider range of categories, than any other.

American Express won 11 awards this year, twice as many as the next most successful provider and 50% more awards than American Express won in 2016.

Their awards cover low fee cards and balance transfers - both standard and premium - and all rewards categories.

While the judges acknowledge that the value of holding an Amex can be subject to merchant surcharges and reduced acceptance, and consequently not all consumers will consider an Amex card, it was felt that the breadth of offerings from American Express was worthy of recognition.

How do we assess the value of Rewards?

For the Rewards Credit Card categories, Mozo calculates the value of rewards earned by determining how many points would be earned in a year for a given spend level, the rewards that could be redeemed for those points, and the retail value of those rewards minus annual fees.

Rewards options assessed

We calculated the relative value of points used for four different redemption options, and took the most valuable one: a one-way Sydney-Melbourne flight excluding taxes and charges a return Sydney-London flight excluding taxes and charges a \$100 shopping gift card \$100 cashback.

These are the only rewards options assessed for these awards, although other options may be available.

How we determine the value of flight rewards

The flights used for comparison of flight rewards are 'classic' or 'reward' economy seats with restricted seat availability. 'Any seat' rewards will probably cost more. To compare the value of flight rewards, we sample online retail flight prices once a quarter based on the average price on a Wednesday 3 months in advance (outside NSW school holidays).

For domestic flights we take the lowest available fare from each flight on that day from Qantas Red e-deal, Virgin Getaway including baggage and Jetstar Starter including baggage. We calculate the average price excluding taxes and surcharges for each airline. If the rewards are travel

agent vouchers we calculate the average price excluding taxes and surcharges across those three airlines.

For international flights, we take the lowest available fares on that same Wednesday from each of Qantas, Emirates, Singapore, Virgin Atlantic and Malaysian for a return flight returning after 2 weeks. We calculate the average price across those airlines before taxes and surcharges and use this as our assumed cost of a flight.

How we determine the value of shopping and cashback rewards

Shopping rewards are based on \$100 gift cards from a major national department store and cashback is based on redeeming points to gain a \$100 credit to your account.

Bonus points and other benefits

Only in the following Rewards categories do we make an allowance for bonus points accumulated for using the credit card at specific merchants or specific categories of spend:

- Qantas Frequent Flyer Credit Card
- Velocity Frequent Flyer Credit Card

Only in the Complimentary Insurances category do we make any allowance for the value of insurance and concierge services.

We have not assigned any value to instant discounts, ticketing and other such benefits.

Rewards 'net value'

The 'net value' of awards are the equivalent retail value of the reward, assuming all of the points earned at the assumed spend limit are

redeemed on that particular reward category, less the annual fee. Where cards also features establishment or servicing fees, these were taken into account.

Dual credit card accounts and Amex

For products that have a companion Amex card alongside a Visa or Mastercard, a different mix of spend between American Express / Visa / Mastercard will give different results. Stand-alone Amex cards have an advantage from different interchange regulation. All Amex cards may be subject to higher surcharges or lower merchant acceptance.

Therefore, in each Rewards category we ran two comparisons: dual-card accounts were compared against Visa/Mastercard products assuming 0% Amex spend, and then also compared against stand-alone Amex cards assuming 100% of spend on the Amex.

Credit cards with choice of rewards program

Where a credit card offers the choice of rewards program each program was assessed separately. For these cases the results tables specify which rewards program was awarded, and in some cases both rewards programs may be awarded.

Excluded products

Cards are not eligible for an award if they are only available to customers with significant other banking relationships with the institution.

How we manage conflicts of interest

Mozo Experts Choice awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo.

Mozo Experts Choice awards are awarded irrespective of a product provider's commercial relationship with Mozo.

DISCLAIMER: Any statement in this document is general in nature and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

Who is Mozo?

Mozo Pty Ltd provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that covers the retail banking market, general insurance, life insurance, business banking, and energy.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Experts Choice Awards analysis is overseen by :

AJ Duncanson is our Data Services Director. AJ has worked in financial services and product comparison for over 27 years in Australia and the UK and is a qualified actuary. He is a Responsible Manager for Mozo's Australian Financial Services Licence.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo. Peter is a Responsible Manager for Mozo's Australian Financial Services Licence and Australian Credit Licence.

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Appendix

CREDIT CARD PRODUCTS CONSIDERED IN THESE AWARDS

| Brand | Product |
|--------------------------|--------------------------------|
| 28 Degrees | Platinum Mastercard |
| American Express | Essential Credit Card |
| American Express | Explorer® Credit Card |
| American Express | Low Rate Credit Card |
| American Express | Platinum Edge Credit Card |
| American Express | Qantas Discovery Card |
| American Express | Qantas Premium Card |
| American Express | Qantas Ultimate Card |
| American Express | Velocity Escape Card |
| American Express | Velocity Platinum Card |
| ANZ | First |
| ANZ | Frequent Flyer |
| ANZ | Frequent Flyer Black |
| ANZ | Frequent Flyer Platinum |
| ANZ | Low Rate |
| ANZ | Low Rate Platinum |
| ANZ | Platinum |
| ANZ | Rewards |
| ANZ | Rewards Black |
| ANZ | Rewards Platinum |
| ANZ | Rewards Travel Adventures Card |
| Australian Military Bank | Low Rate Visa Credit Card |
| Auswide Bank | Low Rate Mastercard |
| Auswide Bank | Platinum Rewards Mastercard |
| B&E Personal Banking | Visa Credit Card |
| Bank Australia | Low Rate Visa |
| Bank Australia | Platinum Rewards Visa |
| Bank Australia | Visa Credit Card |
| Bank of Melbourne | Amplify Classic |
| Bank of Melbourne | Amplify Platinum |
| Bank of Melbourne | Amplify Signature |
| Bank of Melbourne | No Annual Fee |
| Bank of Melbourne | Vertigo |
| Bank of Melbourne | Vertigo Platinum |
| Bank of Queensland | Blue Visa Credit Card |

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|--------------------|------------------------------|
| Bank of Queensland | Low Rate Visa Credit Card |
| Bank of Queensland | Platinum Visa Credit Card |
| Bank of Sydney | Classic Credit Card |
| Bank of Sydney | Platinum Credit Card |
| BankSA | Amplify Classic |
| BankSA | Amplify Platinum |
| BankSA | Amplify Signature |
| BankSA | No Annual Fee |
| BankSA | Vertigo |
| BankSA | Vertigo Platinum |
| BankVic | Visa Gold |
| BankVic | Visa Silver |
| Bankwest | Breeze Mastercard |
| Bankwest | Breeze Platinum Mastercard |
| Bankwest | More Mastercard |
| Bankwest | More Platinum Mastercard |
| Bankwest | More World Mastercard |
| Bankwest | Qantas Mastercard |
| Bankwest | Qantas Platinum Mastercard |
| Bankwest | Qantas World Mastercard |
| Bankwest | Zero Mastercard |
| Bankwest | Zero Platinum Mastercard |
| bcu | Classic Credit Card |
| bcu | Rewards Credit Card |
| Bendigo Bank | Low Rate First Mastercard |
| Bendigo Bank | Low Rate Mastercard |
| Bendigo Bank | Low Rate Platinum Mastercard |
| Bendigo Bank | Platinum Rewards Mastercard |
| Bendigo Bank | Qantas Platinum Mastercard |
| Bendigo Bank | RSPCA Rescue Mastercard |
| Beyond Bank | Low Rate |
| Big Sky | Low Rate Visa |
| Big Sky | Visa (Cash Rewards) |
| Citi | Classic |
| Citi | Clear Platinum |
| Citi | Emirates World Mastercard |
| Citi | Platinum |
| Citi | Prestige |
| Citi | Qantas Prestige |
| Citi | Qantas Signature |
| Citi | Signature |
| Citi | Simplicity |
| Coles | Low Rate Mastercard |
| Coles | No Annual Fee Mastercard |
| Coles | Rewards Mastercard |

| | |
|----------------------------------|---|
| Commonwealth Bank | Awards Credit Card |
| Commonwealth Bank | Diamond Awards Credit Card |
| Commonwealth Bank | Gold Awards Credit Card |
| Commonwealth Bank | Low Fee Credit Card |
| Commonwealth Bank | Low Fee Gold Credit Card |
| Commonwealth Bank | Low Rate Credit Card |
| Commonwealth Bank | Low Rate Gold Credit Card |
| Commonwealth Bank | Platinum Awards Credit Card |
| Community First Credit Union | Low Rate Visa |
| Credit Union SA | Visa Credit Card |
| CUA | Low Rate Credit Card |
| CUA | Platinum Credit Card |
| David Jones | American Express Card |
| David Jones | American Express Platinum Card |
| Defence Bank | True Blue Credit Card |
| Easy Street | Easy Low Rate Visa Credit Card |
| G&C Mutual Bank | Low Rate Visa Credit Card |
| G&C Mutual Bank | Platinum Visa Credit Card |
| Greater Bank | Greater Visa |
| Heritage Bank | Classic |
| Heritage Bank | Freedom Visa |
| Heritage Bank | Gold Low Rate |
| Heritage Bank | Platinum |
| HSBC | Low Rate Credit Card |
| HSBC | Platinum Credit Card |
| HSBC | Platinum Qantas Credit Card |
| HSBC | Premier World Mastercard |
| Hume Bank | Clear Visa Card |
| Hume Bank | Value Visa Card |
| Hunter United | Low Rate Visa Credit Card |
| IMB Bank | Low Rate Mastercard |
| IMB Bank | Platinum Rewards Mastercard |
| ING | Orange One Cashback Rewards Credit Card |
| ING | Orange One Credit Card |
| Jetstar | Mastercard |
| Jetstar | Platinum Mastercard |
| Latitude | GEM Visa Card |
| Latitude | GO Mastercard |
| Latitude | Mastercard |
| Macquarie | Black Card |
| Macquarie Credit Union | Visa Credit Card |
| Macquarie | Hilton HHonors Platinum Card |
| Macquarie | Platinum Card |
| Macquarie | RateSaver Card |
| Maitland Mutual Building Society | Visa Credit Card |

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|---------------------------------|-----------------------------------|
| ME | frank Credit Card |
| MyState | Low Rate Mastercard |
| MyState | Platinum Rewards Mastercard |
| NAB | flybuys Rewards Card |
| NAB | Low Fee Card |
| NAB | Low Rate Card |
| NAB | Low Rate Platinum Card |
| NAB | Premium Card |
| NAB | Qantas Rewards Card |
| NAB | Qantas Rewards Premium Card |
| NAB | Qantas Rewards Signature Card |
| NAB | Rewards Classic Card |
| NAB | Rewards Platinum Card |
| NAB | Rewards Signature Card |
| NAB | Velocity Rewards Card |
| NAB | Velocity Rewards Premium Card |
| Newcastle Permanent | Value+ |
| P&N Bank | Visa Classic Credit Card |
| P&N Bank | Visa Platinum Credit Card |
| People's Choice Credit Union | Visa Credit Card |
| Police Bank | Visa Credit Card |
| Police Credit Union | Extralite Credit Card |
| Qantas Money | Qantas Premier Credit Card |
| QBANK | Bluey Card |
| QBANK | Bluey Rewarder Card |
| Qudos Bank | Lifestyle |
| Qudos Bank | Lifestyle Plus |
| Qudos Bank | Visa Platinum Credit Card |
| Queensland Country Credit Union | Rewarder |
| Queensland Country Credit Union | Visa Credit Card |
| RACQ Bank | Low Rate Mastercard |
| RACQ Bank | Platinum Rewards Mastercard |
| Regional Australia Bank | Visa Platinum Rewards Credit Card |
| Regional Australia Bank | Your Choice Credit Card |
| SCU | Low Rate Visa Credit Card |
| Select Encompass Credit Union | Visa Credit Card |
| Southern Cross Credit Union | Low Rate Mastercard |
| Southern Cross Credit Union | Platinum Rewards Mastercard |
| St.George | Amplify Classic |
| St.George | Amplify Platinum |
| St.George | Amplify Signature |
| St.George | No Annual Fee |
| St.George | Vertigo |
| St.George | Vertigo Platinum |
| Suncorp | Clear Options Gold |

| | |
|-------------------------------|---|
| Suncorp | Clear Options Platinum |
| Suncorp | Clear Options Standard |
| Teachers Mutual Bank | Credit Card |
| UniBank | Credit Card |
| Unity Bank | Visa Credit Card |
| Victoria Teachers Mutual Bank | Visa Classic Credit Card |
| Victoria Teachers Mutual Bank | Visa Platinum Credit Card |
| Virgin Money | Low Rate Card |
| Virgin Money | No Annual Fee Card |
| Virgin Money | Virgin Australia Velocity Flyer Card |
| Virgin Money | Virgin Australia Velocity High Flyer Card |
| Westpac | 55 Day Card |
| Westpac | 55 Day Platinum Card |
| Westpac | Altitude |
| Westpac | Altitude Black |
| Westpac | Altitude Platinum |
| Westpac | Lite Card |
| Westpac | Low Rate |
| Woolworths | Everyday Platinum Credit Card |
| Woolworths | Qantas Platinum Credit Card |