

# Mozo Experts Choice Research Report

**Product Category:**  
**REWARDS CREDIT CARDS**

7 August 2014



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# Who is Mozo?

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Mozo Pty Ltd (“Mozo”) provides a financial comparison service that was launched in 2008 by a team of passionate financial services enthusiasts with the goal of creating an online service that helped 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 more.

Currently around 300,000 Australians a month use Mozo’s financial comparison service. Mozo’s comparison technology and expertise is 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, and actuarial services to product development, and technology. Mozo’s team are often called upon to provide expert media commentary in relation to retail financial services.

Our Experts Choice Awards analysis is carried out by our Research & Insights Director and our Product Data Manager, who between them have over 50 years of experience in financial services and 19 years in online financial services comparison.

Andrew Duncanson is our Research & Insights Director. Andrew has worked in financial services for over 20 years in Australia and the UK and is a qualified actuary. Andrew 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 financial services, including managing product data at other financial comparison sites before Mozo. Peter is also a Responsible Manager for Mozo’s Australian Financial Services Licence.

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# Mozo Experts Choice Awards

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The Mozo Experts Choice Awards are a new initiative from Mozo that recognises Australia's best value financial products and helps Australians to save money by choosing better products.

The Experts Choice Awards are designed to complement the popular Mozo People's Choice Awards, which are voted by customers and recognise banking and insurance institutions with the highest customer satisfaction levels.

For the Experts Choice Awards Mozo uses a Gold, Silver and Bronze awards classification system for the top 3 credit card products in each award category. The remaining top 10% of products in each award category receive a Highly Commended award.

To be eligible for Gold, Silver or Bronze awards in any category the provider must offer its cards nationally. Any provider that is ranked in the top 3 places whose cards are not available throughout Australia, or has restricted membership such as some credit unions, will be awarded 'Highly Commended' instead, replaced in the top 3 by the next provider whose products are available to most consumers nationally. This year, all the winning credit cards were available nationally.

Further information about our awards methodology can be found below.

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# What Credit Card products do we consider?

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Rewards programs are included with some credit card products to allow users to accrue a number of points for each dollar spent. The accrued points may then be redeemed for a variety of purchases including flights, gift cards and cash back.

Mozo assessed 119 credit card products with rewards programs from 38 providers in the course of carrying out its analysis for this research report and subsequent awards. See the appendix for a list of the credit providers and products assessed.

Rates, fees and features in Mozo's database and confirmed as correct between 16th July 2014 by contacting the relevant credit providers or from publically available sources. The data set used for the judging process was extracted on 29th July 2014.

We aim to include most Rewards Credit Card products in the market in the Mozo Experts Choice Awards. However, not every credit card product on the market will be included in our review, nor is every feature compared that may be relevant to you.

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# How do we calculate the value of rewards programs?

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Mozo calculates the relative value of rewards earned by calculating how many points would be earned in a year for a given spend level, and then the retail value of those rewards minus annual fees.

## **Spend level**

For these awards Mozo used a spend level of \$17,000 per annum for the 'standard' awards, and a spend level of \$60,000 for the 'premium' awards.

## **Rewards options assessed**

Mozo has calculated the relative value of points used for four different redemption options:

- 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 and other options may be available.

## **Bonus points and other benefits**

We have not included bonus points accumulated for using the card at specific merchants or specific categories of spend, introductory offers or special offers. We have not assigned any value to instant discounts, insurances, ticketing and concierge services or other such benefits.

Rewards value calculations do not take credit card interest into account.

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## Dual card accounts

For products that have more than one card, a different mix of spend between American Express / Visa / MasterCard will give different results. The Overall and American Express category results are based on 100% of the spend level being spent on the American Express card. The MasterCard and Visa categories are based on 100% of the spend level being spent on the relevant category's card.

## 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 Saver 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 before taxes and surcharges and use this as our assumed cost of a flight.

## How we determine the value of gift card 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.

## Rewards net value

The net value of awards used in the below tables 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.

# The Mozo Experts Choice Rewards Credit Card award winners 2014

## [ 1 ] Overall Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
American Express	Velocity Escape Card	\$296	\$156	\$94	n/a	\$296	\$0
<b>Silver winner</b>							
NAB	Velocity Rewards Premium Card	\$293	\$85	-\$8	n/a	\$293	\$150
<b>Bronze winner</b>							
American Express	Qantas Discovery Card	\$276	\$153	\$133	n/a	\$276	\$0
<b>Highly commended winners</b>							
ANZ	Rewards Platinum	\$245	-\$149	\$106	\$98	\$245	\$149
NAB	Velocity Rewards Card	\$231	\$91	\$29	n/a	\$231	\$65
American Express	Platinum Rewards Credit Card	\$216	\$76	\$46	\$37	\$216	\$80
NAB	Qantas Rewards Card	\$211	\$88	\$48	n/a	\$211	\$65
Westpac	Altitude (Rewards)	\$196	\$56	\$87	\$104	\$196	\$100
Jetstar	Platinum MasterCard (Jetstar Dollars)	\$191	n/a	n/a	n/a	\$191	\$149
Woolworths	Qantas Credit Card	\$187	\$64	\$24	n/a	\$187	\$89
ANZ	Frequent Flyer	\$181	\$58	\$18	n/a	\$181	\$95
Westpac	Altitude (Qantas)	\$176	\$53	\$13	n/a	\$176	\$100

[ 2 ] American Express Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
Gold winner							
American Express	Velocity Escape Card	\$296	\$156	\$94	n/a	\$296	\$0
Silver winner							
NAB	Velocity Rewards Premium Card	\$293	\$85	-\$8	n/a	\$293	\$150
Bronze winner							
American Express	Qantas Discovery Card	\$276	\$153	\$133	n/a	\$276	\$0
Highly commended winners							
ANZ	Rewards Platinum	\$245	-\$149	\$106	\$98	\$245	\$149



## [ 3 ] MasterCard Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
Jetstar	Platinum MasterCard (Jetstar Dollars)	\$191	n/a	n/a	n/a	\$191	\$149
<b>Silver winner</b>							
Woolworths	Qantas Credit Card	\$187	\$64	\$24	n/a	\$187	\$89
<b>Bronze winner</b>							
CUA	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
Illawarra Credit Union	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
IMB	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
MyState	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
QT Mutual Bank	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
Wide Bay Australia	Platinum MasterCard	\$147	\$31	\$25	-\$46	\$147	\$99
<b>Highly commended winners</b>							
GE Money	GO MasterCard	n/a	n/a	\$129	n/a	\$129	\$0
Jetstar	Platinum MasterCard (Qantas Frequent Flyer)	\$127	\$4	-\$36	n/a	\$127	\$149
Coles	Rewards MasterCard	\$121	\$121	\$121	n/a	\$121	\$49
Jetstar	MasterCard (Jetstar Dollars)	\$111	n/a	n/a	n/a	\$111	\$59
HSBC	Premier World MasterCard	n/a	n/a	\$106	\$71	\$106	\$0

## [ 4 ] Visa Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
Virgin Money	Virgin Australia Velocity Flyer Card	\$167	\$27	-\$35	n/a	\$167	\$129
<b>Silver winner</b>							
ANZ	Rewards	\$108	-\$89	\$39	\$35	\$108	\$89
<b>Bronze winner</b>							
Myer	Myer Visa Card	n/a	n/a	\$101	n/a	\$101	\$69

## [ 5 ] Overall Premium Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
NAB	Velocity Rewards Premium Card	\$1415	\$678	\$350	n/a	\$1415	\$150
<b>Silver winner</b>							
ANZ	Rewards Platinum	\$1242	\$587	\$752	\$724	\$1242	\$149
<b>Bronze winner</b>							
NAB	Qantas Rewards Premium Card	\$1213	\$559	\$346	n/a	\$1213	\$250
<b>Highly commended winners</b>							
Westpac	Altitude Black	\$1170	\$433	\$594	\$684	\$1170	\$395
ANZ	Frequent Flyer Platinum	\$1168	\$514	\$301	n/a	\$1168	\$295
Commonwealth Bank	Diamond Awards Credit Card	\$1140	\$403	\$543	\$436	\$1140	\$425

## [ 6 ] Premium American Express Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
NAB	Velocity Rewards Premium Card	\$1415	\$678	\$350	n/a	\$1415	\$150
<b>Silver winner</b>							
ANZ	Rewards Platinum	\$1242	\$587	\$752	\$724	\$1242	\$149
<b>Bronze winner</b>							
NAB	Qantas Rewards Premium	\$1213	\$559	\$346	n/a	\$1213	\$150

## [ 7 ] Premium MasterCard Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
Jetstar	Platinum MasterCard (Jetstar Dollars)	\$1051	n/a	n/a	n/a	\$1051	\$149
<b>Silver winner</b>							
Woolworths	Qantas Credit Card	\$886	\$450	\$308	n/a	\$886	\$89
<b>Bronze winner</b>							
Jetstar	Platinum MasterCard (Qantas Frequent Flyer)	\$826	\$390	\$248	n/a	\$826	\$149

## [ 8 ] Premium Visa Rewards Credit Card

PROVIDER	PRODUCT	REWARDS NET VALUE FLIGHT SYD-MEL	REWARDS NET VALUE FLIGHT SYD-LON	REWARDS NET VALUE GIFT CARD	REWARDS NET VALUE CASHBACK	BEST OPTION REWARD NET VALUE	ANNUAL FEES
<b>Gold winner</b>							
Virgin Money	Virgin Australia Velocity High Flyer Card	\$1015	\$401	\$128	n/a	\$1015	\$289
<b>Silver winner</b>							
bankmecu	Platinum Rewards Visa	\$786	\$350	\$208	n/a	\$786	\$189
<b>Bronze winner</b>							
QANTAS Credit Union	Visa Platinum Credit Card	\$780	\$344	\$202	n/a	\$780	\$195

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# How the Mozo Experts Choice Awards are determined

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For the 'standard' categories (1 to 4) the assumed spend level was \$17,000 per annum, the average annual spend on a card in Australia (rounded to the nearest \$1,000) according to RBA statistics. For the 'premium' categories (5 to 8) the assumed spend was \$60,000 as these cards are targeted towards higher income earners who are likely to be able to spend more using credit cards.

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

## [ 1 ] Overall Rewards Credit Card

### **Aim:**

To identify the rewards credit cards which give the best value reward for a person spending \$17,000 per annum.

### **Method:**

For every rewards credit card in the Mozo database calculations were performed for each reward type as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze. The remaining top 10% of products received Highly Commended awards.

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## [ 2 ] American Express Rewards Credit Card

### **Aim:**

To identify the American Express credit cards which give the best value reward for a person spending \$17,000 per annum.

### **Method:**

For every rewards credit card issued by American Express in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze. The remaining top 10% of products received Highly Commended awards.

## [ 3 ] MasterCard Rewards Credit Card

### **Aim:**

To identify the MasterCard credit cards which give the best value reward for a person spending \$17,000 per annum.

### **Method:**

For every rewards credit card issued by MasterCard in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze.

To determine Highly Commended awards we combined the Visa and MasterCard categories and any in the top 10% of that combined group that had not been awarded a Gold, Silver, or Bronze medal were awarded Highly Commended.

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## [ 4 ] Visa Rewards Credit Card

### **Aim:**

To identify the Visa credit cards which give the best value reward for a person spending \$17,000 per annum.

### **Method:**

For every rewards credit card issued by Visa in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze.

To determine Highly Commended awards we combined the Visa and MasterCard categories and any in the top 10% of that combined group that had not been awarded a Gold, Silver, or Bronze medal were awarded Highly Commended.

## [ 5 ] Overall Premium Rewards Credit Card

### **Aim:**

To identify the credit cards which give the best value reward for a person spending \$60,000 per annum.

### **Method:**

For every rewards credit card in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze. The remaining top 10% of products received Highly Commended awards.

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## [ 6 ] Premium American Express Rewards Credit Card

### **Aim:**

To identify the American Express credit cards which give the best value reward for a person spending \$60,000 per annum.

### **Method:**

For every rewards credit card issued by American Express in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze. The remaining top 10% of products received Highly Commended awards.

## [ 7 ] Premium MasterCard Rewards Credit Card

### **Aim:**

To identify the MasterCard credit cards which give the best value reward for a person spending \$60,000 per annum.

### **Method:**

For every rewards credit card issued by MasterCard in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze.

To determine Highly Commended awards we combined the Visa and MasterCard categories and any in the top 10% of that combined group that had not been awarded a Gold, Silver, or Bronze medal were awarded Highly Commended.



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## [ 8 ] Premium Visa Rewards Credit Card

### **Aim:**

To identify the Visa credit cards which give the best value reward for a person spending \$60,000 per annum.

### **Method:**

For every rewards credit card issued by Visa in the Mozo database calculations were performed for each reward option as detailed above.

The product with the highest rewards net value of any of the four options listed above was awarded Gold, second highest was awarded Silver, and third highest was awarded Bronze.

To determine Highly Commended awards we combined the Visa and MasterCard categories and any in the top 10% of that combined group that Bronze medal were awarded Highly Commended.

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# How we manage conflicts of interest

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Mozo Experts Choice awards is based on objective verifiable facts and analysis. 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. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports. Details of how we are paid are contained in our [Financial Services Guide](#).

A credit provider can participate in the Mozo Experts Choice Awards free of charge. Currently Mozo doesn't, but reserves the right to, charge a licence fee to a credit provider to allow them to use the Mozo Experts Choice badges in their own marketing activities.

A credit provider that receives a Mozo Experts Choice Award may 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 credit provider's commercial relationship with Mozo.

## DISCLAIMER:

Any advice included in any document published by Mozo Pty Ltd (AFSL/ACL 328141) is general in nature and does not take into account your objectives, financial situation or needs. Before acting on the advice, you should consider whether it's appropriate to you and seek professional advice from a suitably qualified adviser.

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# Appendix

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List of all rewards card issuers and names of products considered in the awards.

PROVIDER	PRODUCT	REWARDS PROGRAM
American Express	Platinum Edge Credit Card	Ascent Membership Rewards
American Express	Platinum Reserve Credit Card	Ascent Membership Rewards
American Express	Platinum Rewards Credit Card	Ascent Membership Rewards
American Express	Qantas Discovery Card	Qantas Frequent Flyer
American Express	Qantas Premium Card	Qantas Frequent Flyer
American Express	Qantas Ultimate Card	Qantas Frequent Flyer
American Express	Velocity Escape Card	Velocity Rewards
American Express	Velocity Gold Card	Velocity Rewards
American Express	Velocity Platinum Card	Velocity Rewards
ANZ	Balance	ANZ Balance Visa Rewards
ANZ	Frequent Flyer	Qantas Frequent Flyer
ANZ	Frequent Flyer Black	Qantas Frequent Flyer
ANZ	Frequent Flyer Platinum	Qantas Frequent Flyer
ANZ	Rewards	ANZ Rewards
ANZ	Rewards Black	ANZ Rewards
ANZ	Rewards Platinum	ANZ Rewards
Bank of Melbourne	Amplify Classic	Qantas Frequent Flyer
Bank of Melbourne	Amplify Classic	Amplify Rewards
Bank of Melbourne	Amplify Platinum	Qantas Frequent Flyer
Bank of Melbourne	Amplify Platinum	Amplify Rewards
Bank of Melbourne	Amplify Signature	Qantas Frequent Flyer
Bank of Melbourne	Amplify Signature	Amplify Rewards
Bank of Queensland	Blue	Q Rewards
Bank of Queensland	Platinum	Q Rewards
bankmecu	Platinum Rewards Visa	Qantas Frequent Flyer
BankSA	Amplify Classic	Qantas Frequent Flyer
BankSA	Amplify Classic	Amplify Rewards
BankSA	Amplify Platinum	Qantas Frequent Flyer
BankSA	Amplify Platinum	Amplify Rewards
BankSA	Amplify Signature	Qantas Frequent Flyer
BankSA	Amplify Signature	Amplify Rewards
BankVic	Visa Gold	PC Cash Back
Bankwest	More	More Rewards
Bankwest	More Gold	More Rewards
Bankwest	More Platinum	More Rewards
Bankwest	Qantas Gold Mastercard	Qantas Frequent Flyer
Bankwest	Qantas Mastercard	Qantas Frequent Flyer
Bankwest	Qantas Platinum Mastercard	Qantas Frequent Flyer
BCU	Rewarder	Rewarder
Bendigo Bank	Platinum	Bendigo Rewards
Bendigo Bank	Ready Red	Bendigo Rewards

# Appendix (cont.)

PROVIDER	PRODUCT	REWARDS PROGRAM
Bendigo Bank	RSPCA Rescue Rewards	Bendigo Rewards
Big Sky	Visa	Cash Rewards
Citibank	Classic	Citi Rewards
Citibank	Emirates World MasterCard	Emirates Skywards
Citibank	Platinum	Citi Rewards
Citibank	Qantas Signature	Qantas Frequent Flyer
Citibank	Select	Citi Rewards
Citibank	Select	Qantas Frequent Flyer
Citibank	Signature	Citi Rewards
Coles	No Annual Fee MasterCard	Flybuys
Coles	Rewards MasterCard	Flybuys
Commonwealth Bank	Awards Credit Card	Commonwealth Awards
Commonwealth Bank	Awards Credit Card	Qantas Frequent Flyer
Commonwealth Bank	Diamond Awards Credit Card	Commonwealth Awards
Commonwealth Bank	Diamond Awards Credit Card	Qantas Frequent Flyer
Commonwealth Bank	Gold Awards Credit Card	Commonwealth Awards
Commonwealth Bank	Gold Awards Credit Card	Qantas Frequent Flyer
Commonwealth Bank	Platinum Awards Credit Card	Commonwealth Awards
Commonwealth Bank	Platinum Awards Credit Card	Qantas Frequent Flyer
CUA	Platinum Mastercard	Card Services Rewards
David Jones	American Express Card	Membership Rewards
David Jones	American Express Card	Qantas Frequent Flyer
David Jones	American Express Platinum Card	Membership Rewards
David Jones	American Express Platinum Card	Qantas Frequent Flyer
GE Money	GO MasterCard	GO Rewards
Heritage Bank	Classic	Heritage Credits
Heritage Bank	Platinum	Heritage Credits
HSBC	Platinum	Rewards Plus
HSBC	Platinum Qantas	Qantas Frequent Flyer
HSBC	Premier World Mastercard	Qantas Frequent Flyer
HSBC	Premier World Mastercard	Rewards Plus
Hume Bank	Visa Gold	Loyalty Program
Hume Bank	Visa Loyalty	Loyalty Program
Illawarra Credit Union	Platinum Mastercard	Card Services Rewards
IMB	Platinum Mastercard	Card Services Rewards
Jetstar	Mastercard	Jetstar Dollars
Jetstar	Mastercard	Qantas Frequent Flyer
Jetstar	Platinum Mastercard	Jetstar Dollars
Jetstar	Platinum Mastercard	Qantas Frequent Flyer
Macquarie	Gold Card	Macquarie Rewards
Macquarie	Hilton HHonors Macquarie Platinum	Hilton HHonors
Macquarie	Platinum Card	Macquarie Rewards

# Appendix (cont.)

PROVIDER	PRODUCT	REWARDS PROGRAM
Macquarie	Platinum Card	Qantas Frequent Flyer
Myer	Myer Visa Card	Myer One
MyState	Platinum Mastercard	Card Services Rewards
NAB	flybuys Rewards Card	Flybuys
NAB	Qantas Rewards Card	Qantas Frequent Flyer
NAB	Qantas Rewards Premium Card	Qantas Frequent Flyer
NAB	Velocity Rewards Card	Velocity Rewards
NAB	Velocity Rewards Premium Card	Velocity Rewards
QANTAS Credit Union	Visa Platinum Credit Card	Qantas Frequent Flyer
QT Mutual Bank	Platinum Mastercard	Card Services Rewards
Queensland Country Credit Union	Rewarder	Rewarder
Queensland Police Credit Union	Bluey Rewarder Card	Rewarder
SGE Credit Union	Classic Solutions	Rewarder Program
SGE Credit Union	Gold Solutions	Rewarder Program
St.George	Amplify Classic	Qantas Frequent Flyer
St.George	Amplify Classic	Amplify Rewards
St.George	Amplify Platinum	Qantas Frequent Flyer
St.George	Amplify Platinum	Amplify Rewards
St.George	Amplify Signature	Qantas Frequent Flyer
St.George	Amplify Signature	Amplify Rewards
Suncorp	Clear Options Gold	Standard Rewards
Suncorp	Clear Options Platinum	Qantas Frequent Flyer
Suncorp	Clear Options Platinum	Standard Rewards
Virgin Money	Virgin Australia Velocity Flyer Card	Velocity Rewards
Virgin Money	Virgin Australia Velocity High Flyer Card	Velocity Rewards
Westpac	Altitude	Qantas Frequent Flyer
Westpac	Altitude	Altitude Rewards
Westpac	Altitude Black	Altitude Rewards
Westpac	Altitude Platinum	Qantas Frequent Flyer
Westpac	Altitude Platinum	Altitude Rewards
Westpac	Earth Black	Qantas Frequent Flyer
Westpac	Singapore Airlines Platinum	KrisFlyer
Wide Bay Australia	Platinum Mastercard	Card Services Rewards
Woolworths	Everyday Money Credit Card	Everyday Money Rewards
Woolworths	Qantas Credit Card	Qantas Frequent Flyer