



BEST BUY TABLES

LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	8.99%	0	\$59.00
Newcastle Permanent	Value + Card	9.24%	55	\$38.00
Community First CU	Visa Card	9.50%	55	\$30.00
Intech Credit Union	Titanium Visa 55	9.55%	55	\$36.00
BankWest	Lite Gold M/Card	9.99%	55	\$89.00

Source: www.cannex.com.au 8/11/2007

0% BALANCE TRANSFER CREDIT CARD

Company	Product	Rate	Annual Fee	Transfer rate	Transfer period
BankSA	Vertigo Card	9.95%	\$45.00	0.00%	6 mths
St George	Vertigo Card	9.95%	\$45.00	0.00%	6 mths
Aussie	Aussie MCard	10.99%	\$49.00	0.00%	6 mths
NAB	Low Rate VCard	11.64%	\$49.00	0.00%	6 mths
HSBC	Low Rate Card	11.95%	\$39.00	0.00%	6 mths

Source: www.cannex.com.au 8/11/2007

VARIABLE MORTGAGES

Company	Rate	AAPR*	Max loan to value ratio	Cost 3 years**
Wizard Home Loans	6.71%	6.75%	80%	\$63,065
A M O Group	6.69%	6.74%	80%	\$63,096
Homestar Finance	7.14%	7.17%	97%	\$65,161
Money Saver Home Loans	7.10%	7.16%	100%	\$65,595
Electronic Loan Company	7.29%	7.32%	100%	\$65,990

Source: www.cannex.com.au 8/11/2007 *Based on Annual Average Percentage Rate (AAPR) on a \$250k loan repaid over 25 years **Total costs to close the loan after 3rd year, includes all fees and payments to the loan within the first 3 years

3-YR FIXED-RATE MORTGAGES

Company	Rate	Ongoing fees \$250k	Max loan-to-value ratio
Mortgage Ezy	7.49%	300/a	100%
Members Equity Bank	7.55%	Nil	95%
HomePath	7.59%	Nil	97%
NSW Teachers CU	7.60%	Nil	95%
Ironbark Mort Solutions	7.64%	10/m	100%

Source: www.cannex.com.au 8/11/2007

SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Citibank	Citibank Plus Link Svgs	7.25	Nil	No
RaboPlus	Savings Account	7.1	Nil	No
Bankwest Direct	TeleNet Saver	7	Nil	No
ING Direct	Savings Maximiser	7	Nil	No
dragondirect	directsaver Account	6.8	Nil	No

Source: www.cannex.com.au 8/11/2007 Based on \$5,000 balance on the account

PERSONAL LOANS

Company	Product	Rate (%)
Mecu	goGreen HomeImprv Ln Uns	8.24%
Maleny & District Commun	Green Appliance Loan	8.95%
Wagga Mutual Credit Un	Wagga Gold Personal Loan	9.5%
NSW Teachers CU	One Stop Travel Loan	9.75%
FCCS Credit Union	Share Investment Loan	9.95%

Source: www.cannex.com.au 8/11/2007 Based on unsecured personal loan with \$15,000 loan balance



BEST SUPER: BALANCED		
31 August 2007	3 Yr (%pa)	5 Yr (%pa)
MTAA Super - Balanced*	18.4%	15.0%
Westscheme - Trustee's Selection	17.2%	13.4%
AustralianSuper - Balanced Option	16.5%	13.4%
HOSTPLUS - Balanced	15.7%	13.0%
Telstra Super Corp Plus - Balanced	15.9%	13.0%
SR 50 Balanced (60-76) Index	14.5%	11.6%

Source: superratings.com.au Balanced supers have a balanced mix of Australian shares and bonds to reduce risk *Interim result

BEST SUPER: AUSTRALIAN		
31 August 2007	3 Yr (%pa)	5 Yr (%pa)
Intrust Core Super - Australian Shares	25.7%	21.3%
REST - Australian Shares	24.4%	20.5%
Westscheme - Australian Shares	26.0%	20.0%
IOOF PS Corp - IOOF		
MIM Australian Equities Fund	25.2%	20.0%
Telstra Super Corp		
Plus - Australian Shares	25.0%	20.0%
SR 50 Australian Shares Index	23.5%	18.5%

Source: superratings.com.au Australian supers invest solely in Australian shares