



# BEST BUY TABLES

## LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	<b>9.24%</b>	0	\$59.00
Newcastle Permanent	Value + Card	<b>9.24%</b>	55	\$38.00
Community First CU	Visa Card	<b>9.50%</b>	55	\$30.00
Intech Credit Union	Titanium Visa 55	<b>9.55%</b>	55	\$36.00
BankWest	Lite Gold M/Card	<b>9.89%</b>	55	\$89.00

Source: www.cannex.com.au 15/11/2007

## 0% BALANCE TRANSFER CREDIT CARD

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

Source: www.cannex.com.au 15/11/2007

## VARIABLE MORTGAGES

Company	Rate	AAPR*	Max loan to value ratio	Cost 3 years**
Wizard Home Loans	<b>6.96%</b>	7.00%	80%	\$64,491
A M O Group	<b>6.94%</b>	6.99%	80%	\$64,521
Homestar Finance	<b>7.14%</b>	7.17%	97%	\$65,161
Money Saver Home Loans	<b>7.10%</b>	7.16%	100%	\$65,595
Loan Australia Corp	<b>7.34%</b>	7.36%	95%	\$66,280

Source: www.cannex.com.au 15/11/2007 \*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
CHS Home Loans	<b>7.14%</b>	8/m	97%
Mortgage Ezy	<b>7.49%</b>	300/a	100%
NSW Teachers CU	<b>7.60%</b>	Nil	95%
Ironbark Mort Solutions	<b>7.64%</b>	10/m	100%
Sapphire Mortgage ServiceE	<b>7.64%</b>	Nil	97%

Source: www.cannex.com.au 15/11/2007

## SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Citibank	Citibank Plus Link Svgs	<b>7.25%</b>	Nil	No
RaboPlus	Savings Account	<b>7.25%</b>	Nil	No
Bankwest Direct	TeleNet Saver	<b>7.2%</b>	Nil	No
dragondirect	DIY Super directsaver	<b>7.05%</b>	Nil	No
dragondirect	Directsaver Account	<b>7.05%</b>	Nil	No

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

## PERSONAL LOANS

Company	Product	Rate (%)
Mecu	goGreen HomeImprv Ln Uns	<b>8.49%</b>
Maleny & District Commun	Green Appliance Loan	<b>8.95%</b>
Wagga Mutual Credit Un	Wagga Gold Personal Loan	<b>9.5%</b>
NSW Teachers CU	One Stop Travel Loan	<b>9.75%</b>
FCCS Credit Union	Share Investment Loan	<b>9.95%</b>

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



<b>BEST SUPER: BALANCED</b>		
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

<b>BEST SUPER: AUSTRALIAN</b>		
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