



# BEST BUY TABLES

## LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	<b>9.49%</b>	0	\$59.00
Newcastle Permanent	Value + Card	<b>9.49%</b>	55	\$38.00
Intech Credit Union	Titanium 55	<b>9.55%</b>	55	\$36.00
Community First CU	Low Rate Visa	<b>9.80%</b>	55	\$30.00
BankWest	Lite Gold Mstr	<b>9.89%</b>	55	\$89.00

Source: www.cannex.com.au 27/02/2008

## 0% BALANCE TRANSFER CREDIT CARD

Company	Product	Rate	Annual Fee	Transfer rate	Transfer period
BankWest	Lite Gld Master	<b>9.89%</b>	\$89.00	0.00%	6 mths
BankWest	Lite Master	<b>9.89%</b>	\$59.00	0.00%	6 mths
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
Macquarie Bank	Visa Ratesaver	<b>10.95%</b>	\$50.00	0.00%	4 mths

Source: www.cannex.com.au 27/02/2008

## VARIABLE MORTGAGES

Company	Rate	AAPR*	Max loan to value ratio	Cost 3 years**
A M O Group	<b>7.40%</b>	7.45%	80%	\$70,054
Railways Credit Union	<b>7.70%</b>	7.73%	97%	\$70,202
Industries Mutual CU	<b>7.79%</b>	7.81%	95%	\$70,254
RTA Staff CU	<b>7.79%</b>	7.82%	95%	\$70,263
Railways Credit Union	<b>7.80%</b>	7.84%	80%	\$70,279

Source: www.cannex.com.au 27/02/2008 \*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
Service One Members Bank	<b>8.15%</b>	Nil	97%
Meridian Money	<b>8.19%</b>	Nil	100%
Mortgage Ezy	<b>8.19%</b>	99/q	0%
NSW Teachers CU	<b>8.23%</b>	Nil	95%
Homestar Finance	<b>8.25%</b>	Nil	95%

Source: www.cannex.com.au 27/02/2008

## SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Bankwest Direct	TeleNet Saver	<b>7.5</b>	Nil	No
Members Equity	ME Online Acct	<b>7.5</b>	Nil	No
dragondirect	DIY Super directsaver	<b>7.25</b>	Nil	No
dragondirect	directsaver Account	<b>7.25</b>	Nil	No
RaboPlus	Savings Account	<b>7.15</b>	Nil	No

Source: www.cannex.com.au 27/02/2008 Based on \$5,000 balance on the account

## PERSONAL LOANS

Company	Product	Rate (%)
Mecu	goGreen HomeImprv Ln Uns	<b>8.74%</b>
Maleny & District Commun	Green Appliance Loan	<b>9.45%</b>
Savings & Loans CU SA	Green PLoan 20K-Un	<b>9.49%</b>
Savings & Loans CU SA	Breathe Easy Solar Loan	<b>9.84%</b>
FCCS CU	Share Investment Loan	<b>9.95%</b>

Source: www.cannex.com.au 27/02/2008  
Based on unsecured personal loan with \$15,000 loan balance



<b>BEST SUPER: BALANCED</b>		
January 31 2008	3 Yr (%pa)	5 Yr (%pa)
<b>MTAA Super - Balanced*</b>	<b>14.5%</b>	<b>15.0%</b>
<b>I00F PS Corp - Balanced Growth Fund</b>	<b>11.2%</b>	<b>13.0%</b>
<b>Westscheme - Trustee's Selection*</b>	<b>13.2%</b>	<b>12.9%</b>
<b>AustrallanSuper - Balanced Option</b>	<b>11.9%</b>	<b>12.7%</b>
<b>HOSTPLUS - Balanced</b>	<b>11.8%</b>	<b>12.6%</b>

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>		
January 31 2008	3 Yr (%pa)	5 Yr (%pa)
<b>Intrust Core Super - Australian Shares</b>	<b>16.1%</b>	<b>20.7%</b>
<b>REST - Australian Shares</b>	<b>15.5%</b>	<b>19.4%</b>
<b>ING Corp - ING Australian Shares</b>	<b>17.3%</b>	<b>19.3%</b>
<b>Westscheme - Australian Shares*</b>	<b>16.7%</b>	<b>19.1%</b>
<b>Telstra Super Corp Plus - Aust Shares</b>	<b>15.7%</b>	<b>19.0%</b>

Source: superratings.com.au Australian supers invest solely in Australian shares \*Interim result