



BEST BUY TABLES

LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	8.74%	0	\$59.00
Newcastle Permanent	Value + Card	8.99%	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	9.89%	55	\$89.00

Source: www.cannex.com.au 9/09/2007

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
Citibank	Clear Card	9.99%	\$65.00	0.00%	6 mths
NAB	Low Rate Visa	11.24%	\$49.00	0.00%	6 mths
HSBC	Low Rate Card	11.95%	\$39.00	0.00%	9 mths

Source: www.cannex.com.au 06/09/2007

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
Wizard Home Loans	6.46%	6.50%	80%	\$63,904
Homestar Finance	7.14%	7.17%	97%	\$65,161
Electronic Loan Company	7.29%	7.32%	100%	\$65,990

Source: www.cannex.com.au 06/09/2007 *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
Meridian Money	7.24%	Nil	100%
Rate Busters	7.32%	Nil	98%
Advantage Finance	7.34%	Nil	100%
Mortgage Ezy	7.34%	300/a	100%
NSW Teachers CU	7.44%	Nil	95%

Source: www.cannex.com.au 06/09/2007



SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Citibank	CitibankPlus Link Svgs	7.25%	Nil	No
Bankwest Direct	TeleNet Saver	7%	Nil	No
RaboPlus	Savings Account	6.7%	Nil	No
Railways Credit Union	Express Saver (\$50)	6.7%	Nil	No
Capricornia CU	E Saver Account S29	6.6%	5.00m	No

Source: www.cannex.com.au 06/09/2007 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%
NSW Teachers CU	New Computer Loan	9.5%
NSW Teachers CU	One Stop Travel Loan	9.5%
Wagga Mutual Credit Un	Wagga Gold Personal Loan	9.5%

Source: www.cannex.com.au 06/09/2007
Based on unsecured personal loan with \$15,000 loan balance

BEST SUPER: BALANCED

31 July 2007	3 Yr (%pa)	5 Yr (%pa)
MTAA Super - Balanced*	17.6%	14.7%
AMIST - Balanced	16.4%	13.7%
AustralianSuper - Balanced Option	16.4%	13.4%
HOSTPLUS - Balanced	15.4%	13.0%
Telstra Super Corp Plus - Balanced	16.0%	13.0%
Options in Survey	89	74
SR 50 Balanced (60-76) Index	14.3%	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 July 2007	3 Yr (%pa)	5 Yr (%pa)
REST - Australian Shares	24.6%	20.8%
Telstra Super Corp Plus - Australian Shares	25.3%	20.1%
IOOF PS Corp - IOOF		
MIM Australian Equities Fund	24.9%	19.9%
Equisuper Corp - Australian Shares	23.2%	19.9%
HOSTPLUS - Australian Shares	24.1%	19.6%
Options in Survey	56	32
SR 50 Australian Shares Index	23.3%	18.3%

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