



# BEST BUY TABLES

## LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	<b>6.74%</b>	0	\$59.00
Newcastle Permanent	Value + Card	<b>8.99%</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>9.99%</b>	55	\$89.00

Source: www.cannex.com.au 13/09/2007

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

Source: www.cannex.com.au 13/09/2007

## VARIABLE MORTGAGES

Company	Rate	AAPR*	Max loan to value ratio	Cost 3 years**
Wizard Home Loans	<b>6.71%</b>	6.75%	80%	\$63,065
A M O Group	<b>6.80%</b>	6.74%	80%	\$63,096
Homestar Finance	<b>7.14%</b>	7.17%	97%	\$65,161
Electronic Loan Company	<b>7.29%</b>	7.32%	100%	\$65,990
Royal Guardian Mortgage	<b>7.25%</b>	7.29%	95%	\$66,022

Source: www.cannex.com.au 13/09/2007 \*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	<b>7.24%</b>	Nil	100%
Advantage Finance	<b>7.34%</b>	Nil	100%
Mortgage Ezy	<b>7.34%</b>	300/a	100%
NSW Teachers CU	<b>7.44%</b>	Nil	95%
Mortgage Ezy	<b>7.44%</b>	Nil	100%

Source: www.cannex.com.au 13/09/2007



<b>SAVINGS ACCOUNTS</b>				
Institutions	Product	Rate (%)	Monthly Fee	ATM card
Citibank	CitibankPlus Link Svgs	<b>7.25%</b>	Nil	No
Bankwest Direct	TeleNet Saver	<b>7%</b>	Nil	No
RaboPlus	Savings Account	<b>6.7%</b>	Nil	No
Railways Credit Union	Express Saver (\$50)	<b>6.7%</b>	Nil	No
Capricornia CU	E Saver Account \$29	<b>6.6%</b>	5.00m	No

Source: www.cannex.com.au 13/09/2007 Based on \$5,000 balance on the account

<b>PERSONAL LOANS</b>		
Company	Product	Rate (%)
Mecu	goGreen HomeImprv Ln Uns	<b>8.24%</b>
Maleny & District Commun	Green Appliance Loan	<b>8.96%</b>
NSW Teachers CU	New Computer Loan	<b>9.5%</b>
Wagga Mutual Credit Un	Wagga Gold Personal Loan	<b>9.5%</b>
NSW Teachers CU	One Stop Travel Loan	<b>9.75%</b>

Source: www.cannex.com.au 13/09/2007  
Based on unsecured personal loan with \$15,000 loan balance

<b>BEST SUPER: BALANCED</b>			
31 July 2007	3 Yr (%pa)	5 Yr (%pa)	
MTAA Super - Balanced*	<b>17.8%</b>	14.7%	
AMIST - Balanced	<b>16.4%</b>	13.7%	
AustrallanSuper - Balanced Option	<b>16.4%</b>	13.4%	
HOSTPLUS - Balanced	<b>15.4%</b>	13.0%	
Telstra Super Corp Plus - Balanced	<b>16.0%</b>	13.0%	
Options In Survey	<b>89</b>	74	
SR 50 Balanced (60-76) Index	<b>14.3%</b>	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 July 2007	3 Yr (%pa)	5 Yr (%pa)	
REST - Australian Shares	<b>24.8%</b>	20.8%	
Telstra Super Corp Plus - Australian Shares	<b>25.3%</b>	20.1%	
IOOF PS Corp - IOOF			
MIM Australian Equities Fund	<b>24.9%</b>	19.9%	
Equipsuper Corp - Australian Shares	<b>23.2%</b>	19.9%	
HOSTPLUS - Australian Shares	<b>24.1%</b>	19.6%	
Options In Survey	<b>56</b>	32	
SR 50 Australian Shares Index	<b>23.3%</b>	18.3%	

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