



# BEST BUY TABLES

## LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate Visa	<b>8.74%</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 27/09/2007

## 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>..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 27/09/2007

## 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>6.69%</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 27/09/2007 \*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
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%
Home Path	<b>7.49%</b>	Nil	97%
OneDirect Home Loans	<b>7.49%</b>	Nil	95%

Source: www.cannex.com.au 20/09/2007



## SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Citibank	Citibank Plus Link Svgs	<b>7.25%</b>	Nil	No
Bankwest Direct	TeleNet Saver	<b>7%</b>	Nil	No
ING Direct	Savings Maximiser	<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

Source: www.cannex.com.au 20/09/2007 Based on \$5,000 balance on the account

## PERSONAL LOANS

Company	Product	Rate (%)
Mecu	goGreen HomeImprv Ln Uns	<b>8.24%</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 20/09/2007  
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*	<b>18.4%</b>	15.0%
Westscheme - Trustee's Selection	<b>17.2%</b>	13.4%
AustralianSuper - Balanced Option	<b>16.5%</b>	13.4%
HOSTPLUS - Balanced	<b>15.7%</b>	13.0%
Telstra Super Corp Plus - Balanced	<b>15.9%</b>	13.0%
Options in Survey	<b>92</b>	78
SR 50 Balanced (60-76) Index	<b>14.5%</b>	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)
Intrust Core Super - Australian Shares	<b>25.7%</b>	21.3%
REST - Australian Shares	<b>24.4%</b>	20.5%
Westscheme - Australian Shares	<b>26.0%</b>	20.0%
I00F PS Corp - I00F		
MIM Australian Equities Fund	<b>25.2%</b>	20.0%
Telstra Super Corp Plus - Australian Shares	<b>25.0%</b>	20.0%
Options in Survey	<b>57</b>	34
SR 50 Australian Shares Index	<b>23.5%</b>	18.5%

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