



BEST BUY TABLES

LOWEST RATE CREDIT CARD

Company	Product	Rate	Interest free days	Annual Fee
Mecu	Low Rate	8.49%	0	\$59.00
BankSA	Vertigo card	8.99%	55	\$45.00
Newcastle Permanent	Value + Card	8.99%	55	\$38.00
St George	Vertigo card	8.99%	55	\$45.00
BankWest	Lite M/Card	9.49%	55	\$89.00

Source: www.cannex.com.au 4/07/2007

0% BALANCE TRANSFER CARD

Company	Product	Rate	Annual Fee	Transfer rate	Transfer period
BankSA	Vertigo card	8.99%	\$45.00	0.00%	6 mths
St George	Vertigo card	8.99%	\$45.00	0.00%	6 mths
Citibank	Clear card	9.99%	\$65.00	0.00%	6 mths
NAB	Low 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 4/07/2007

VARIABLE MORTGAGES

Company	Rate	AAPR*	Max loan to value ratio	Cost 3 years**
RESI Mortgage Corp	6.49%	6.51%	80%	\$63,208
Wizard Home Loans	6.46%	6.50%	80%	\$63,904
A M O Group	6.44%	6.49%	80%	\$64,186
Electronic Loan Company	7.04%	7.07%	97%	\$64,545
Mortgage Ezy	6.99%	7.03%	100%	\$64,913

Source: www.cannex.com.au 4/07/2007 *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

FIXED-RATE MORTGAGES

Company	Rate	Ongoing fees \$250k	Max loan-to-value ratio
Starfund	7.15%	330/a	100%
One Direct Home Loans	7.24%	Nil	95%
Meridian Money	7.24%	Nil	100%
NSW Teachers CU	7.24%	Nil	95%
Companion CU	7.30%	Nil	95%

Source: www.cannex.com.au 4/07/2007

SAVINGS ACCOUNTS

Institutions	Product	Rate (%)	Monthly Fee	ATM card
Bankwest Direct	TeleNet Saver	6.8	nil	No
RaboPlus	Savings Account	6.6	nil	No
Railways Credit Union	Express Saver (\$50)	6.45	nil	No
Dnister Ukrainian Credit	ISaver	6.4	nil	No
HSBC	Serious Saver	6.4	nil	No

Source: www.cannex.com.au 15/06/2007 based on \$10,000 balance on the account

PERSONAL LOANS

Company	Product	Rate (%)
Mecu	goGreen Homelmprv Ln Uns	7.99
Maleny & District Commun	Green Appliance Loan	8.95
Wagga Mutual Credit Un	Wagga Gold Personal Loan	9.25
NSW Teachers CU	New Computer Loan	9.5
NSW Teachers CU	One Stop Travel Loan	9.5

Source: www.cannex.com.au 4/07/2007. Based on unsecured personal loan with \$15,000 loan balance



BEST SUPER: BALANCED

31 May 2007	3 Yr (%pa)	5 Yr (%pa)
MTAA Super - Balanced*	18.8%	14.4%
AMIST - Balanced	17.3%	12.6%
AustrallianSuper - Balanced Option	17.0%	12.6%
HOSTPLUS - Balanced	16.0%	12.5%
Buss(Q) - Balanced Growth	15.8%	12.3%
Options In Survey	92	77
SR 50 Balanced (60-76) Index	15.4%	10.9%

Source: superratings.com.au

BEST SUPER: AUSTRALIAN

31 May 2007	3 Yr (%pa)	5 Yr (%pa)
REST - Australian Shares	26.7%	19.7%
Equipsuper Corp - Australian Shares	25.6%	19.0%
Telstra Super Corp Plus - Australian Shares	26.7%	18.9%
CARE Super - Australian Shares	26.6%	18.8%
Westscheme - Australian Shares*	27.7%	18.7%
Options In Survey	55	35
SR 50 Australian Shares Index	25.5%	17.0%

Source: superratings.com.au