

A Guide to selecting “Frequent Flyer” credit cards

October 2003 (Updated March 2004)

There are literally hundreds of different credit cards available in Australia today. If you believe the marketers, they all offer *fantastic* rewards, *discounted* interest rates, and *low* annual fees. The choice is seemingly endless...

... and for those who choose to be rewarded with free airline travel; the choices are even greater, the detail more confusing and the stakes significantly higher. Getting it wrong could end up costing hundreds of dollars in unnecessary fees and lost benefits.

The purpose of this guide is to assist Australian “frequent flyers” in the selection of the most suitable credit (or charge) card for their unique circumstances by presenting a clear, comprehensive and objective analysis.

Taking into account your own circumstances, we will provide a framework and *key decision points* for you to answer the following questions:

- Do you really need a reward program?
- What type of reward: Frequent Flyer points or Travel Vouchers?
- Which “Frequent Flyer” card?

Included in this report is a table comparing the annual fee, interest rates, interest free days, value per point and key features of 20 of the most popular Australian “Frequent Flyer” cards.

BONUS OFFER: As a special feature we report on a cost-effective way to “top-up” your frequent flyer points balance. We will show you how you can effectively “purchase” Qantas frequent flyer points for as little as 2c per point.

This guide was commissioned by www.frequentflyer.com.au and is made available for sale from the website.

All information presented in the guide is in the public domain and is freely available from the relevant institutions.

Due care was taken in ensuring the accuracy of information in this guide. However, we cannot take responsibility for any errors that may have been made. You are advised to check all information with the appropriate institution.

Date of publication is 03 October 2003. (Updated 10 March 2004)