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Super on the move

VITA PALESTRANT
July 14, 2010

First State Super members can monitor their super via mobile devices. Members can download a phone app from its site to check daily unit and pension prices, seminar dates and balances while on the move. "We wanted our site to be compatible with a wider range of devices, so have optimised it to include iPhone, Blackberry, Android phones and some standard mobile phones with web access," says the chief executive, Michael Dwyer.

Home loan rejections

MyRate.com.au's Kevin Sherman gives five reasons for rejection: poor savings history, unreliable income, questions over credit worthiness, insufficient deposit and not enough equity to refinance. He says "deflating property prices and a softer estimate for future growth" mean lenders are more risk-averse.

Incentive for savers

St George Bank has lifted the bonus rate on its Incentive Saver account from 1.75 per cent to 4.25 per cent a year. A standard base rate of 0.5 per cent applies, pushing the rate to 4.75 per cent if one deposit and no withdrawals are made each month. A rate of 6.2 per cent is being offered for six months for new customers only.

Build trust

Australians don't trust life insurance companies to pay claims, a survey of 1000 people found. An online insurance broker, Lifebroker, found 67 per cent of respondents believed insurers would use loopholes to avoid payouts while 58 per cent incorrectly believed premiums for life insurance were higher than for other types of cover. Lifebroker's Chris Eade says the industry paid \$3.9 billion in death and disability claims in the 12 months to March. "The findings are a clear signal to the industry that it must do more to build trust," he says.

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Latest News On The Money



Time to be realistic about bank investments
For investors in bank shares, further rises in interest rates could put pressure on already heavily indebted households and lead to higher bad debts.



Subdividing your property? Avoid these tax traps
Subdividing can deliver a windfall but there are tax traps that can reduce the return.

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