

best credit cards for australia

Understanding Your Credit Card Needs

Best credit cards for Australia are not a one-size-fits-all proposition; they cater to a diverse range of spending habits, financial goals, and lifestyle preferences. Choosing the right credit card can unlock significant benefits, from rewarding cashback and travel points to offering valuable interest-free periods and attractive introductory offers. Navigating the Australian credit card market requires understanding the various types of cards available and how their features align with your personal financial profile. This comprehensive guide will explore the essential factors to consider, helping you make an informed decision that maximizes your benefits and minimizes unnecessary costs.

We will delve into the intricacies of credit card features, examining reward programs, interest rates, fees, and welcome bonuses. Furthermore, we will highlight how different card categories, such as balance transfer cards, low-interest cards, and travel cards, serve distinct purposes. By understanding these distinctions, you can confidently identify the credit card that best suits your Australian financial landscape. This article aims to empower you with the knowledge to select a card that not only facilitates your daily spending but also contributes positively to your financial well-being and helps you achieve your short-term and long-term objectives.

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Key Features of the Best Credit Cards for Australia

When searching for the best credit cards in Australia, several key features demand your attention. These elements differentiate cards and determine their suitability for your individual circumstances. Understanding each feature will empower you to make a more informed choice. The most critical aspects to evaluate include reward programs, interest rates, annual fees, introductory offers, and credit limits.

Reward Programs: Points, Cashback, and More

Reward programs are a significant drawcard for many credit card holders. These programs allow you to earn benefits based on your spending. The most common forms of rewards include:

- **Points:** Many cards allow you to accumulate points for every dollar spent. These points can then be redeemed for a variety of rewards such as flights, gift cards, merchandise, or statement credits. Different cards have different earning rates and redemption options, so it's crucial to understand how you can best utilise the points offered.
- **Cashback:** Some credit cards offer a direct percentage of your spending back as a statement credit. This can be a straightforward and effective way to reduce your overall expenses, especially if you have consistent spending habits.
- **Frequent Flyer Programs:** For avid travellers, credit cards linked to airline loyalty programs are particularly attractive. Spending on these cards can earn you airline miles that can be used to book flights, upgrades, or other travel-related benefits.

Interest Rates and the Purchase APR

The interest rate, or Annual Percentage Rate (APR), is a critical factor, especially if you anticipate carrying a balance on your card. A lower APR means you'll pay less in interest charges over time. Many cards offer a 0% introductory interest rate on purchases for a limited period, which can be a fantastic way to manage large purchases without incurring immediate interest.

Annual Fees: Weighing the Cost Against the Benefits

Many premium credit cards come with an annual fee. It's essential to assess whether the benefits and rewards offered by the card outweigh the cost of this fee. For example, a card with a high annual fee

might offer significantly more valuable rewards or perks that make the fee worthwhile for frequent users.

Introductory Offers and Welcome Bonuses

Introductory offers can provide significant initial value. These often include:

- **0% Interest Periods:** As mentioned, these can apply to purchases, balance transfers, or both, offering a grace period before interest accrues.
- **Welcome Bonuses:** Many cards offer bonus points or cashback upon meeting a minimum spending requirement within the first few months of opening the account. These bonuses can be substantial and provide a quick boost to your rewards balance.

Credit Limits

Your credit limit determines how much you can spend on your card. While a higher credit limit offers more flexibility, it's important to manage your spending responsibly to avoid accumulating debt. The credit limit is typically determined by your credit history and income.

Types of Credit Cards to Consider

The Australian market offers a diverse array of credit cards, each designed to meet specific financial needs and consumer behaviours. Understanding these categories is fundamental to finding the "best credit cards for Australia" that align with your personal circumstances. From rewards-focused cards to those designed for debt management, each type serves a distinct purpose.

Rewards Credit Cards

These are perhaps the most popular type of credit card. Rewards credit cards allow you to earn points or cashback on your everyday spending. The value of these rewards can often offset the annual fee, especially for those who spend a significant amount on their card each month.

Balance Transfer Credit Cards

For individuals looking to consolidate debt from multiple credit cards or high-interest loans, balance transfer cards are an excellent option. These cards typically offer an extended period of 0% interest on transferred balances, allowing you to pay down your debt more efficiently without accruing further interest charges.

Low Interest Rate Credit Cards

If you occasionally carry a balance or are looking for a card with minimal interest charges, a low-interest credit card is a sensible choice. These cards feature a lower ongoing purchase APR compared to standard credit cards, which can save you money on interest if you don't pay off your balance in full each month.

Travel Credit Cards

Designed for globetrotters, travel credit cards offer benefits tailored to frequent travellers. These can include complimentary travel insurance, airport lounge access, bonus frequent flyer points on travel-related purchases, and no foreign transaction fees, making international spending more economical and convenient.

Premium Credit Cards

These cards often come with higher annual fees but offer a more comprehensive suite of benefits. These can include concierge services, higher reward earn rates, exclusive event access, and enhanced travel perks. Premium cards are best suited for individuals with high spending habits who can fully leverage the associated benefits.

Top Credit Cards for Different Spending Habits

Identifying the "best credit cards for Australia" often boils down to matching a card's features to your unique spending patterns and financial objectives. Whether you are a frequent flyer, a savvy saver, or someone looking to manage debt, there's a credit card designed for you.

For the Frequent Traveller: Travel Rewards Cards

If your passion is exploring the world, travel rewards credit cards are your ideal companion. These cards are engineered to maximise your earning potential for flights and accommodation. Look for cards that offer:

- High earn rates on all purchases, especially bonus categories like travel and dining.
- Significant welcome bonuses in the form of airline points or travel credits.
- No foreign transaction fees, essential for international travel.
- Complimentary travel insurance for you and your family.
- Access to airport lounges and other travel perks.

Many Australian banks offer co-branded cards with major airlines, allowing you to earn points directly

into your frequent flyer account. Consider cards from American Express, Commonwealth Bank, and Westpac, which often feature strong travel reward programs.

For the Everyday Spender: Cashback and Points Cards

For those who prefer straightforward rewards or want to offset everyday expenses, cashback and general points cards are excellent choices. These cards provide tangible benefits on routine spending.

- **Cashback:** Cards offering a consistent percentage of cashback on all purchases can significantly reduce your monthly outgoings. This is a simple yet effective way to save money without needing to navigate complex redemption systems.
- **General Points:** Cards that earn points redeemable for a variety of options like gift cards, statement credits, or merchandise can offer flexibility. Assess the value of each point and the range of redemption options to ensure they align with your preferences.

Look for cards with competitive ongoing reward rates and consider any bonus categories that align with your typical spending, such as groceries or fuel. NAB, ANZ, and St.George often have competitive offerings in this space.

For the Debt Manager: Balance Transfer and Low-Interest Cards

If you're looking to manage existing debt or avoid high interest charges, balance transfer and low-interest cards are paramount. These cards focus on reducing the cost of borrowing.

- **Balance Transfer Cards:** These cards offer an introductory period with 0% interest on transferred balances from other credit cards. This allows you to focus on repaying the principal debt without the added burden of interest. It's crucial to note the balance transfer fee and the revert interest rate after the introductory period.

- **Low-Interest Cards:** For those who may occasionally carry a balance, a card with a lower ongoing purchase APR can save considerable money. These cards are ideal for individuals who prioritise minimising interest payments over accumulating rewards.

When evaluating these cards, pay close attention to the length of the 0% interest period for balance transfers and the ongoing purchase APR for low-interest cards. Companies like Citi and HSBC sometimes offer attractive balance transfer deals.

Maximising Your Credit Card Benefits

Simply owning a credit card that offers benefits is only half the battle; actively maximising these advantages is key to getting the most value. This involves strategic spending, understanding redemption options, and staying informed about your card's features. The "best credit cards for Australia" truly shine when their benefits are fully leveraged.

Strategic Spending to Earn More Rewards

To maximise rewards, align your spending with your credit card's bonus categories. If your card offers accelerated points for groceries, try to do your grocery shopping with that card. Similarly, if travel or dining are bonus categories, prioritise spending in those areas. Always aim to meet any minimum spending requirements for welcome bonuses, but do so organically through your regular spending rather than overspending.

Understanding Reward Redemption Value

The value of a reward point can vary significantly depending on how you redeem it. For instance, redeeming airline points for a business class flight can offer a much higher value per point than redeeming them for merchandise. Research the redemption options available for your specific card and compare them to determine the most lucrative way to use your points. Sometimes, a simple

statement credit or cashback might offer better value for your particular needs.

Utilising Introductory Offers Wisely

Introductory offers, such as 0% interest periods on purchases or balance transfers, are golden opportunities. For purchases, plan to acquire any large items you need during this period to avoid interest charges. For balance transfers, create a strict repayment plan to clear the transferred debt before the 0% period ends. Always be aware of the date the introductory offer expires and what the standard rate will be thereafter.

Leveraging Cardholder Perks

Many credit cards come with additional perks beyond basic rewards. These can include complimentary travel insurance, airport lounge access, purchase protection, extended warranties, or concierge services. Make a habit of familiarising yourself with these benefits and using them whenever applicable. For example, if your card offers travel insurance, ensure you are aware of its coverage and activation requirements.

Understanding Fees and Interest Rates

Navigating the landscape of "best credit cards for Australia" necessitates a thorough understanding of the associated fees and interest rates. These financial aspects can significantly impact the overall cost of using a credit card, and overlooking them can lead to unexpected expenses. Being well-informed about these charges is crucial for responsible card management and financial health.

Annual Fees Explained

Annual fees are charges levied by credit card issuers once per year for the privilege of holding the card. Many premium or rewards-focused cards come with annual fees, which can range from moderate

to quite substantial. It is essential to weigh the value of the card's benefits, such as rewards, travel perks, or insurance, against the annual fee. If the benefits you consistently use and derive value from outweigh the fee, the card may still be a worthwhile option. Conversely, for a card with minimal usage, a no-annual-fee option might be more suitable.

Purchase Interest Rates (APR)

The Purchase Annual Percentage Rate (APR) is the interest rate charged on purchases that are not paid in full by the due date. This is a critical figure, especially if you anticipate carrying a balance on your card from month to month. A higher APR means you will accrue more interest charges on your outstanding balance. It's advisable to compare the purchase APRs of different cards, particularly if you are looking for a low-interest card or are concerned about the cost of carrying a balance.

Balance Transfer Fees

Balance transfer cards often come with a balance transfer fee, typically a percentage of the amount transferred. While the 0% introductory interest rate on the transferred balance can be very attractive, this fee is an upfront cost that needs to be factored into the overall savings. Always calculate the total cost of the balance transfer, including the fee, to ensure it is indeed a cost-effective strategy for debt repayment.

Cash Advance Fees and Interest

Cash advances, which involve withdrawing cash using your credit card, are generally very expensive. They usually incur a cash advance fee, and interest typically begins to accrue immediately at a higher rate than the standard purchase APR. It is strongly recommended to avoid cash advances unless absolutely necessary due to these substantial costs.

Late Payment Fees and Penalties

Failing to make at least the minimum payment by the due date will result in late payment fees and can also lead to a penalty interest rate being applied to your account. These fees and penalties can add up quickly and negatively impact your credit score. It is crucial to always make payments on time, ideally paying the full balance to avoid any interest charges or fees.

Choosing a Credit Card for Travel

For the discerning traveller, selecting the right credit card can transform a good trip into an exceptional one. The "best credit cards for Australia" in the travel category are those that offer a synergistic blend of earning potential, travel-specific perks, and cost savings. When embarking on your search, focus on attributes that directly enhance your travel experience and financial efficiency abroad.

Accumulating Frequent Flyer Miles and Points

The cornerstone of most travel credit cards is their ability to earn frequent flyer miles or flexible travel points. These can be redeemed for flights, upgrades, and even hotel stays. Look for cards with competitive earn rates on all purchases and bonus categories that align with your typical travel spending, such as airlines, hotels, and international transactions. Some cards also offer sign-up bonuses that can provide a significant initial boost to your points balance, potentially covering the cost of a flight or two.

Avoiding Foreign Transaction Fees

When travelling internationally, foreign transaction fees can add a significant percentage to every purchase made in a foreign currency. The best travel credit cards waive these fees, saving you money on every swipe abroad. This is a non-negotiable feature for frequent international travellers.

Travel Insurance and Purchase Protection

Many premium travel credit cards include comprehensive travel insurance as a cardholder benefit. This can cover medical emergencies, trip cancellations, lost luggage, and more, providing peace of mind. Additionally, some cards offer purchase protection, which can cover items bought with the card against damage or theft for a specified period. Always review the specific terms and conditions of any included insurance to understand its coverage and eligibility.

Airport Lounge Access and Concierge Services

For a more comfortable and convenient travel experience, some cards offer access to airport lounges worldwide. This provides a quiet space to relax, enjoy complimentary refreshments, and often access Wi-Fi, away from the hustle and bustle of the main terminal. Premium cards may also include concierge services, which can assist with booking flights, hotels, or restaurant reservations, adding a layer of luxury to your travel planning.

Choosing a Credit Card for Everyday Spending and Rewards

For many Australians, a credit card is a daily tool for managing expenses and a gateway to earning valuable rewards. Identifying the "best credit cards for Australia" for everyday spending hinges on finding a balance between simplicity, earning potential, and tangible benefits that resonate with your lifestyle. Whether you prioritise cashback or versatile points, strategic selection can turn routine purchases into rewarding experiences.

Maximising Cashback on Daily Purchases

Cashback credit cards offer a straightforward way to reduce your overall spending. Cards with a consistent cashback rate on all purchases provide a predictable return on your spending. For example, a card offering 1% cashback means that for every \$100 you spend, you get \$1 back as a statement credit. Some cards may offer tiered cashback rates or bonus categories, such as groceries or fuel,

which can further enhance your savings if these align with your typical spending habits. It's important to consider the maximum cashback you can earn annually and any limits on bonus categories.

Earning Versatile Points for Various Redemptions

General rewards points credit cards provide flexibility, allowing you to redeem points for a wide array of goods and services. These can include gift cards, merchandise, travel, or statement credits. When evaluating these cards, consider the earn rate (points per dollar spent) and the breadth of redemption options. Some card programs allow you to transfer points to various airline or hotel partners, offering potentially higher value if you are strategic with your redemptions. Always check the expiry policy for your points and any potential transfer fees.

Low or No Annual Fees for Cost-Effective Usage

For everyday spending, a low or no annual fee credit card can be the most cost-effective choice, especially if your spending doesn't generate enough rewards to offset a higher annual fee. These cards still offer the convenience of credit and can often provide basic rewards or introductory offers. The absence of an annual fee means that any rewards you do earn are pure profit, making them an excellent option for those who prefer a no-fuss approach to their credit card usage.

Introductory Offers to Kickstart Rewards

Many everyday rewards cards come with attractive introductory offers, such as bonus points for new cardholders after meeting a minimum spend within the first few months. These offers can provide a significant head start in accumulating rewards. It's crucial to understand the spending requirements and the timeframe for earning these bonus points. By strategically planning your spending during this introductory period, you can significantly boost your rewards balance early on.

Choosing a Credit Card for Balance Transfers and Debt Management

When grappling with existing credit card debt, the "best credit cards for Australia" are those designed to alleviate financial pressure and provide a clear path to repayment. Balance transfer cards and low-interest rate cards are specifically engineered to reduce the cost of borrowing, making them invaluable tools for debt management.

Leveraging 0% Interest Balance Transfer Periods

The primary appeal of balance transfer credit cards is their introductory offer of 0% interest on transferred balances for a specified period, which can range from several months to over a year. This allows cardholders to consolidate debt from multiple high-interest cards onto a single card and focus on paying down the principal amount without the burden of accumulating interest charges. It is vital to be aware of the balance transfer fee, which is typically a percentage of the amount transferred, and to have a robust repayment plan to clear the debt before the 0% interest period expires and the standard purchase APR applies.

Comparing Balance Transfer Fees and Durations

When comparing balance transfer offers, two key factors are the balance transfer fee and the length of the 0% interest period. A lower balance transfer fee will reduce your upfront cost, while a longer 0% interest period provides more time to repay the debt. It is essential to calculate the total cost of the transfer, including the fee, and to compare it against the potential interest savings. Some cards may offer a slightly higher fee but a significantly longer interest-free period, which might be more beneficial depending on the size of your debt and your repayment capacity.

Understanding the Revert Interest Rate

It is critically important to know the purchase APR that applies to your balance transfer once the introductory 0% interest period concludes. This "revert rate" is typically much higher than the introductory rate. Having a clear understanding of this rate will motivate you to pay down your debt aggressively during the interest-free period to avoid significant interest charges thereafter.

Low Ongoing Interest Rates for Continued Debt Management

For individuals who may not be able to clear their entire balance during a balance transfer period or who anticipate carrying a balance occasionally, a low ongoing interest rate credit card can be beneficial. These cards offer a lower purchase APR than standard credit cards, meaning that if you do carry a balance, you will incur less interest over time. While they may not offer extensive rewards, their primary advantage is keeping borrowing costs down.

Choosing a Low-Interest Credit Card

For Australians who prioritise minimising borrowing costs over accumulating rewards, low-interest credit cards represent a sensible and cost-effective choice. These cards are designed to offer competitive ongoing purchase APRs, making them ideal for individuals who occasionally carry a balance or are seeking to reduce their interest expenses. The "best credit cards for Australia" in this category focus on affordability and financial efficiency.

Competitive Ongoing Purchase APRs

The defining characteristic of a low-interest credit card is its competitive ongoing purchase Annual Percentage Rate (APR). Unlike rewards cards that often carry higher APRs, these cards aim to keep interest charges as low as possible for everyday spending. When comparing low-interest cards, scrutinise the advertised APR, as even a small difference can lead to significant savings if you regularly carry a balance. It is important to note that these cards typically do not offer substantial

rewards programs or perks.

Understanding Introductory 0% Interest Offers

Many low-interest credit cards also feature introductory 0% interest periods on purchases or balance transfers. While the focus of these cards is on their low ongoing APR, these introductory offers can provide an additional layer of cost savings. For instance, a card might offer 0% interest on purchases for the first six months, allowing you to make a large purchase and pay it off interest-free. However, remember to check the ongoing APR that applies after the introductory period concludes.

No or Low Annual Fees

To further enhance their cost-effectiveness, low-interest credit cards often come with no annual fee or a very low annual fee. This means that you can hold the card without incurring significant yearly charges, making it a truly economical option for managing your finances. The absence of an annual fee ensures that your focus remains on minimising interest costs rather than justifying the expense of a fee with rewards.

Suitability for Occasional Balance Carriers

These cards are particularly well-suited for individuals who do not pay their credit card balance in full each month but wish to minimise the interest they pay. If you find yourself occasionally carrying a balance or have a predictable pattern of carrying a small balance, a low-interest card can be a more financially prudent choice than a rewards card with a high APR. The reduced interest charges can lead to substantial savings over time.

Important Considerations Before Applying

Before you apply for what you believe are the "best credit cards for Australia," it's crucial to undertake a thorough personal financial assessment and understand the application process. Several factors can influence your eligibility and the long-term suitability of a card. Being prepared can save you time, potential rejections, and ensure you choose a card that genuinely benefits your financial situation.

Your Credit Score and History

Your credit score is a significant determinant of your eligibility for a credit card and the terms you will be offered. Lenders use your credit score to assess your creditworthiness and the risk involved in lending to you. A higher credit score generally leads to a greater chance of approval and access to cards with more attractive features, such as lower interest rates and higher credit limits. Regularly checking your credit report and taking steps to improve it can significantly enhance your options.

Your Spending Habits and Financial Goals

Honestly assessing your spending habits is paramount. Do you spend heavily on groceries and fuel? Are you a frequent flyer? Do you tend to carry a balance? Answering these questions will guide you towards cards that offer the most relevant rewards or cost savings. Similarly, consider your financial goals: are you aiming to save for a large purchase, consolidate debt, or accumulate travel points? Aligning your card choice with these goals ensures you are using the card as a tool to achieve them.

Understanding Terms and Conditions

Every credit card comes with a complex set of terms and conditions. Before applying, carefully read and understand details such as interest rates, fees (annual, late payment, cash advance, balance transfer), grace periods, credit limits, and any penalties. Pay special attention to the terms related to introductory offers, including when they expire and what the standard rates will be thereafter. Ignorance of these terms can lead to unexpected costs and financial strain.

Eligibility Criteria

Credit card issuers have specific eligibility criteria that applicants must meet. These typically include a minimum age (usually 18), residency status, proof of income, and a satisfactory credit history. Some cards, particularly premium ones, may have higher income or credit score requirements. Ensure you meet these basic requirements before proceeding with an application to avoid unnecessary rejections.

Conclusion

Navigating the Australian credit card market to find the best credit cards for Australia requires a strategic and informed approach. By meticulously evaluating your personal spending habits, financial objectives, and understanding the myriad of features, fees, and interest rates available, you can identify a card that not only serves your immediate needs but also contributes positively to your long-term financial well-being. Whether your priority is accumulating travel rewards, earning cashback on everyday purchases, managing debt efficiently with balance transfers, or simply finding a low-interest option, the Australian market offers a diverse range of solutions.

Remember that the "best" credit card is subjective and ultimately depends on your individual circumstances. Taking the time to research, compare, and understand the terms and conditions associated with each card will empower you to make a decision that maximises benefits, minimises costs, and supports your financial journey. Responsible credit card usage, including timely payments and mindful spending, will ensure that your chosen card remains a valuable asset rather than a financial burden.

FAQ

Q: What is the most important factor to consider when choosing the

best credit cards for Australia?

A: The most important factor is to align the credit card's features and benefits with your personal spending habits and financial goals. For example, if you travel frequently, a travel rewards card with no foreign transaction fees would be paramount. If you aim to pay down debt, a balance transfer card with a long 0% interest period is crucial.

Q: Are credit cards with no annual fee always the best option in Australia?

A: Not necessarily. While no-annual-fee cards are cost-effective, they often offer fewer rewards and benefits compared to cards with annual fees. If you can leverage the rewards and perks of a card with an annual fee to an extent that outweighs the fee itself, it can be a better value proposition.

Q: How can I choose a credit card that offers the best rewards for my spending?

A: Analyse your spending patterns over the last few months to identify where you spend the most money (e.g., groceries, fuel, dining, travel). Then, look for credit cards that offer bonus points or cashback in those specific categories. Also, consider the earn rate for general purchases and the flexibility of reward redemption.

Q: What is a balance transfer fee and how does it affect my debt repayment strategy?

A: A balance transfer fee is a one-time charge, usually a percentage of the amount transferred, applied when you move debt from one credit card to another. While it increases the initial cost, it should be weighed against the potential interest savings offered by the 0% introductory APR period. Always calculate the total cost to ensure it's beneficial.

Q: How do introductory 0% interest offers on credit cards work in Australia?

A: Introductory 0% interest offers, often found on balance transfer and purchase cards, allow you to pay no interest on transferred balances or new purchases for a specified period (e.g., 6, 12, or 18 months). After this period ends, the standard purchase APR will apply to any remaining balance. It's essential to have a plan to pay off the debt before the introductory rate expires.

Q: What are foreign transaction fees, and which Australian credit cards are best for avoiding them?

A: Foreign transaction fees are charges imposed by credit card companies for purchases made in a foreign currency. They are typically a percentage of the transaction amount. The best credit cards for avoiding these fees are travel-specific cards that explicitly state "no foreign transaction fees" in their terms and conditions, making them ideal for international spending.

Q: How important is my credit score when applying for the best credit cards in Australia?

A: Your credit score is very important. It's a primary factor lenders use to assess your creditworthiness and determine your eligibility for a credit card, as well as the interest rates and credit limits you'll be offered. A good credit score increases your chances of being approved for premium cards with the best features.

Q: Can I have more than one credit card in Australia, and is it advisable?

A: Yes, you can have multiple credit cards in Australia. Having more than one card can sometimes be beneficial for managing different spending categories, taking advantage of various rewards programs,

or having a balance transfer card alongside a rewards card. However, managing multiple cards requires discipline to avoid overspending and to ensure all payments are made on time.

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the state's classic sights, with crumpled pillars of orange rock stacked tall out in the water. Where the shores aren't rough, the beaches are silky and white, as soft and tame as a kitten, with cold but gentle waters. Behind this edge are thick patches of temperate rainforests leading up into drier locales, including inland deserts, an unmade bed of mountain foothills and folds, and smooth river marshes and plains. You'd never expect that much of the terrain here was once actually volcanic, resulting in wild peaks, bluffs, and valleys throughout the center. There's 227,600 sq km of land in the state, and the Great Dividing Range arches through the center of it, with major collections of peaks in the Dandenongs and Macedons. The highest summits are in the east, at 1,986-m (6,514-ft) Mt. Bogong and 1,922-m (6,304-ft) Mt. Feathertop, and snowfields are found throughout the northeastern Australian Alps from June to September. Hemming in the land are 1,800 km (1,116 mi) of coastlines along the Bass Strait and the Southern Ocean, with Melbourne and Geelong fronting the central cut inland to Port Phillip Bay. This is a cool state, akin to the Pacific Northwest or the lower New England states of the U.S., with warm summers but chilling, wet winters. Some regions do dip below freezing, namely the northeastern mountains, while the Gippsland highlands in the east and the western Otway Ranges see more rain than anywhere else. Skip a couple hours south or west and you'll hit the arid Mallee region, and the Little Desert and Big Desert national park areas. Farmlands fill in the gaps, where orchards and vineyards are filled with apples, grapes, oranges, and other citrus fruits. Main crops are grains and vegetables, the fields fronting huge dairy farms or sheep and cattle ranches. Tasmania is offshore from Victoria. The name Tasmania is one of the world's most intriguing, and it rightfully sounds such as one of the most fascinating places on earth. And, yes, it's a heck of a journey to reach this offshore Australian state - but once you're here, if you're adventurous, you won't want to leave. Indeed, the island state of Tasmania is ripe for adventure. A heart-shaped, mountainous landmass 298 km (185 mi) southeast of the main Australian continent, it's covered with forests, threaded with rivers, and edged by wild, rugged beaches and bays. Its wilderness comprises an international Heritage Site of its own, filled with some of the world's oldest and most unusual plants, animals that are found nowhere else on earth, rock formations that span every geological era, and among the longest underground tunnels ever found. The capital of Hobart, where almost half the island's residents live, is tucked into the southeastern edge, and the sleepy northern ferry town of Devonport brings in visitors from the mainland. No one ventures far, though, which leaves the majority of the island open to exploring and free of crowds, even at the loveliest of national wonders such as Tasman National Park in the southeast, Freycinet National Park in the east, and Franklin-Gordon Wild Rivers National Park in the west.

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