



METHODOLOGY

BANK OF THE YEAR – AGRIBUSINESS

OVERALL METHODOLOGY

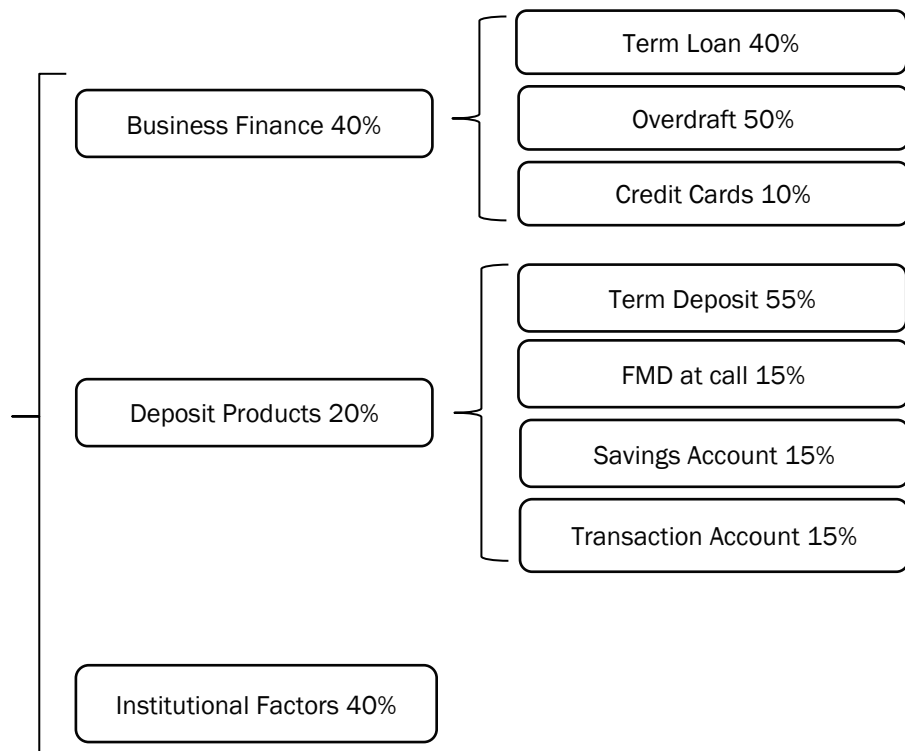
In conjunction with the CANSTAR's business banking star ratings, CANSTAR's Agribusiness Award is awarded to the institution that provides a strong combination of products across the business banking star ratings profiles, as well as excelling in a range of institutional factors.

The award aims to give recognition to the institution that backs up quality products with great service to agribusiness customers. Institutional factors that were considered include:

- Relationship managers
- Range of additional products and services
- Online banking functionality
- Other specialist services; and
- Information and education services

The institution who cumulatively receives the highest score across the areas of consideration will be awarded CANSTAR's Bank of the Year – Agribusiness award.

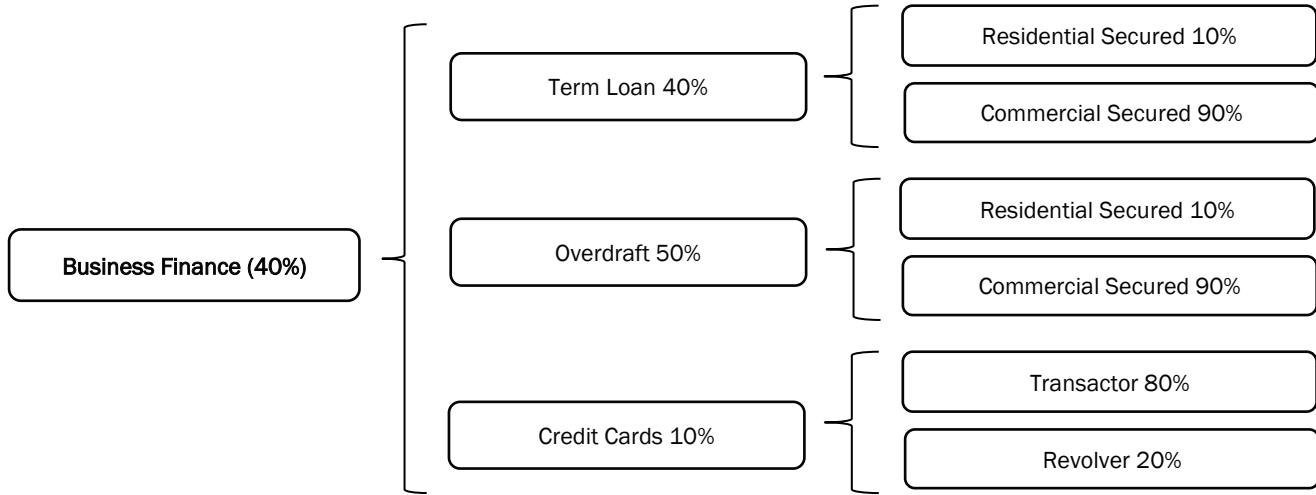
The breakdown of weighting for each category is displayed in the following methodology tree.



Business finance

The methodology applied for Term loan, Overdraft and Credit cards is that used in Australian Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

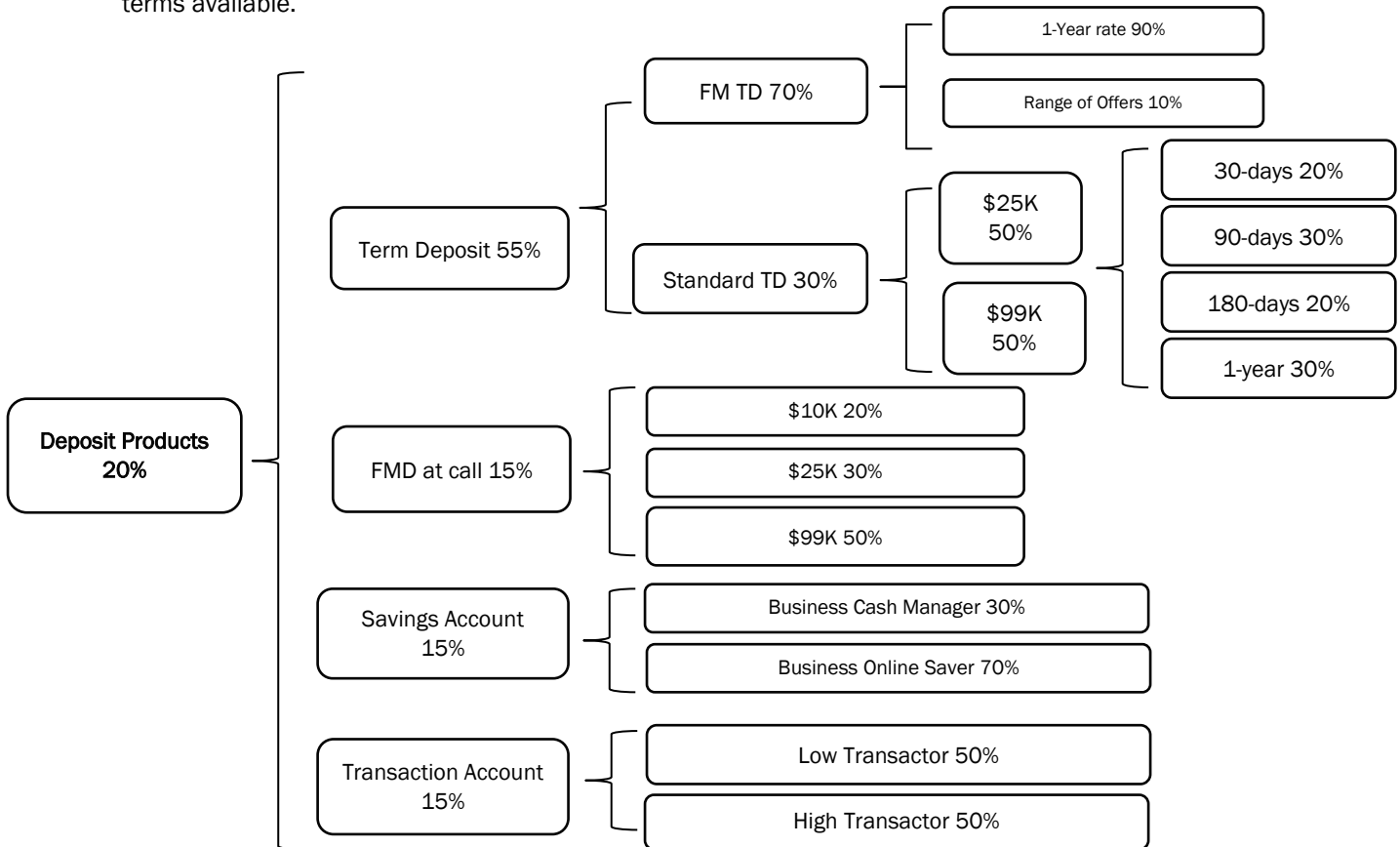
In both the Term Loan and Overdraft, 90% of the total weight has been placed in the commercial secured products. And the Credit Card Transactor profile contributes 80% to the total credit card score.



Deposit products

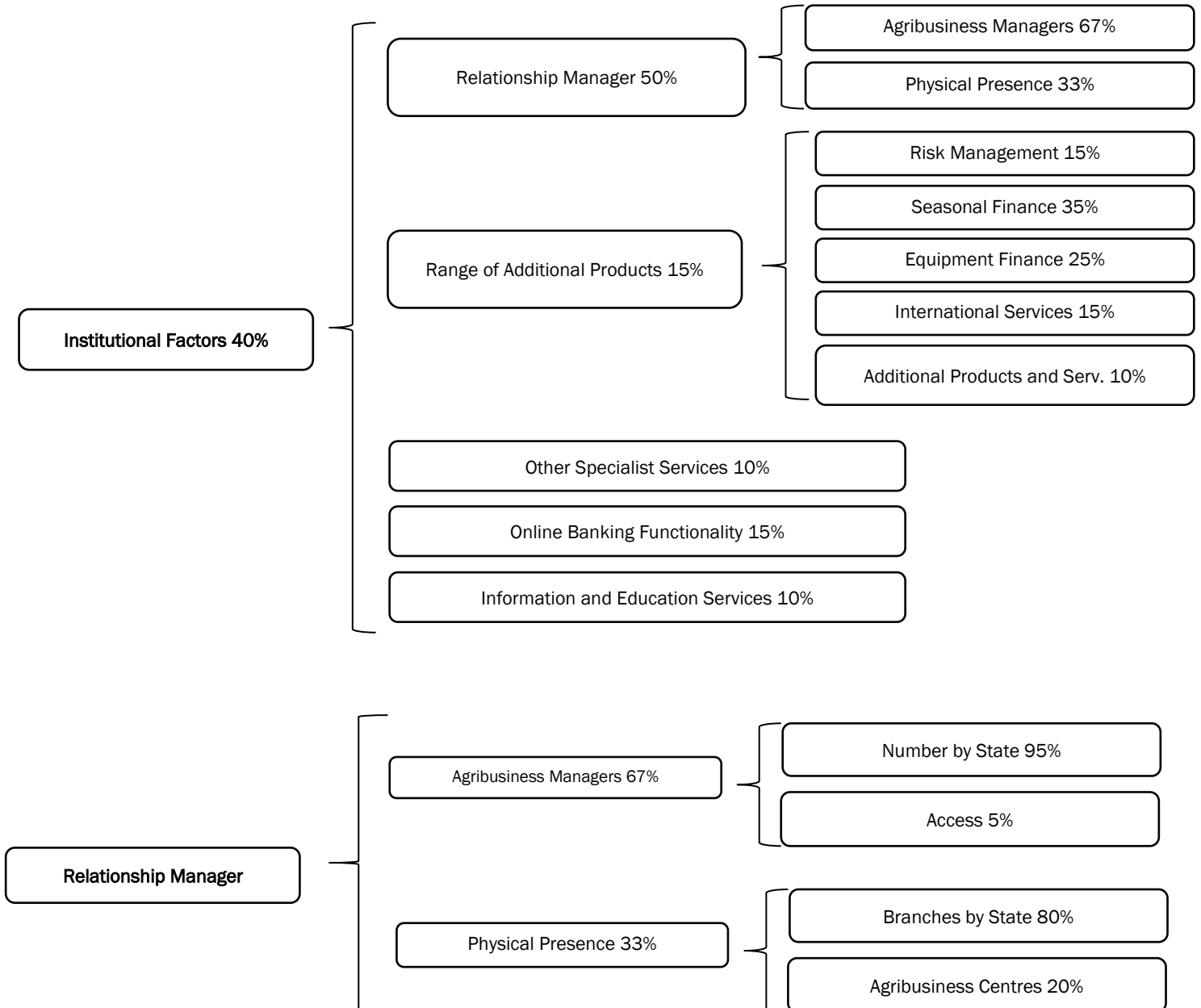
The methodology applied for Savings account and Transaction account is that used in Australian Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

Term deposit and FMD at call sections are predominately rate-based calculations with no consideration placed on product features. Within Farm Management Term Deposits the range of offers are considered i.e. the amount of terms available.



Institutional factors

Along with the considering the product offering of each participating institution, CANSTAR consider a range of institutional factors. Due to the specialist nature of the various types of agribusinesses, it is important that an institution is able to provide the necessary support and services. Within this section an institutions offering will be considered against its peers across their network of relationship managers, the range of additional products offered, other specialist services, online banking offering and information and education services.



The number of branches and agribusiness managers are weighted based on the number of farm businesses in each state according to the Australia Bureau of Statistics. Branches in capital cities (in areas classified as “highly accessible” by the ABS) are excluded from consideration.

How often are Agribusiness products reviewed for award purposes?

All ratings are fully recalculated every 12 months, based on the latest features offered by each institution. CANSTAR also monitors changes on an ongoing basis. The CANSTAR Agribusiness Award will be decided once a year.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the CANSTAR website at www.canstar.com.au



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package Home Loan
- Travel insurance
- Agribusiness
- Car insurance
- Direct life insurance
- Home & contents
- Life insurance
- Online banking
- Personal loans
- Superannuation
- Travel money cards
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking

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