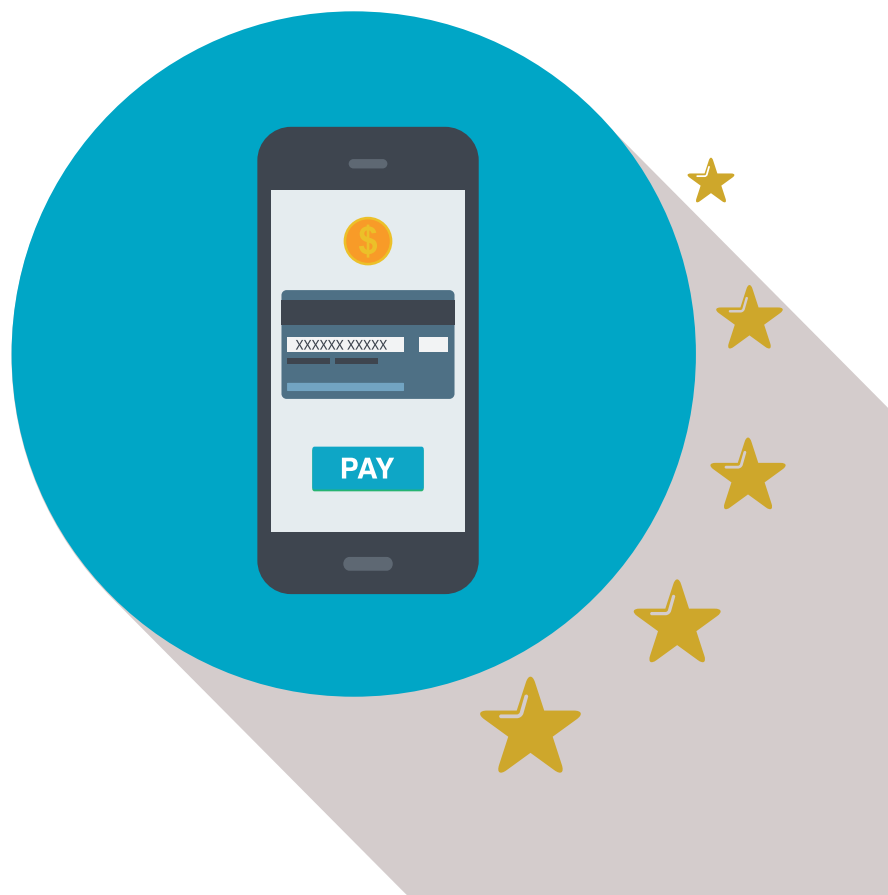


2015

AWARD
REPORT



Online Banking





Online Banking

June 2015

Foreword

Once you start banking through your trusty desktop computer or mobile phone, you'll wonder how you ever lived without it. There are so many advantages to organising your finances online and on the go – it's quick, easy and open for business all hours. Over 12 million of us have a smartphone. Three-quarters of those smartphones are internet-enabled, paving the way for downloading banking, finance and shopping apps. It's no wonder mobile commerce is soaring in the popularity stakes.

At CANSTAR, we've been impressed with the way the banks in this country have led the online charge. Many have exceeded their customer's expectations with user-friendly web interfaces and banking apps that do everything and more. But that's not the end of it. As technology and invention progresses, we're seeing banks embrace the changes and incorporate the improvements into their online offerings. For customers, continuous online banking improvements benefit everyone.

Once again this year we compare the online services of banks and customer-owned institutions to find out who offer the best value in this area. As well as assessing the online and mobile banking facilities, we look at the quality of the website and standard of applications available. How these three areas integrate is a large part of the overall customer experience and therefore important to us.

Our comparison looks at 16 banks and 35 customer-owned institutions which include mutual banks, credit unions and building societies, to find often subtle differences in banking and personal finance management services.

Our research culminates in our choice of Bank of the Year and Customer-owned Institution of the Year for Online Banking.



Mitchell Watson
Research Manager



LIVING AND BANKING ONLINE

As more and more of our daily functions are carried out online, a new world of choices opens up to us. We no longer have to stand in line at the bank, waiting until 9 or 10am until the doors open. We can now access internet banking anytime of the day, any day of the week. We have indeed become masters of our own financial destiny. It's a great feeling.

Banks, too, have made the process easier for customers by continually improving their websites and internet banking services, ironing out glitches and adding handy features to make sure the experience is what we expect – fast, accurate and convenient every time.



Mobile commerce – ‘m-commerce’ – is a term used to describe undertaking banking or paying bills, or buying goods and services online using a mobile phone. The use of m-commerce services in this country is soaring and it's no wonder, as we love technology with a passion!

Australia has one of the highest smartphone penetrations in the world at 37% - just behind Singapore. Take-up of smartphones totaled 12.07 million people as at May 2014, an

increase of 8% over the previous year, according to Roy Morgan Research. Three-quarters of those smartphones are internet-enabled, paving the way for downloading banking, finance and shopping apps.

Speaking of apps, we seem to have an insatiable desire for them – using more apps than the US or Britain per head of population.

Google research tells us we're also leading the way in mobile banking,

with Australians 65% more likely than the British and 14% more likely than Americans to conduct banking on our phones. And by 2016, mobile payments are expected to reach \$US617 billion worldwide, that's nearly a six-fold increase from 2011 at \$US105 billion.

Could the news be any better? Yes. Smartphone take-up can only increase as the 4G mobile phone network continues its nationwide rollout.

HOW WE LIKE TO USE PHONE BANKING

Sometimes it's not all about moving money. One of the most frequent activities undertaken using mobile phones is simply checking account balances and researching products and services to buy.



Also popular is making payments on the go via e-mail, social networks, BPAY and smartphone to smartphone. Each bank has different features on their mobile apps but other common uses include:

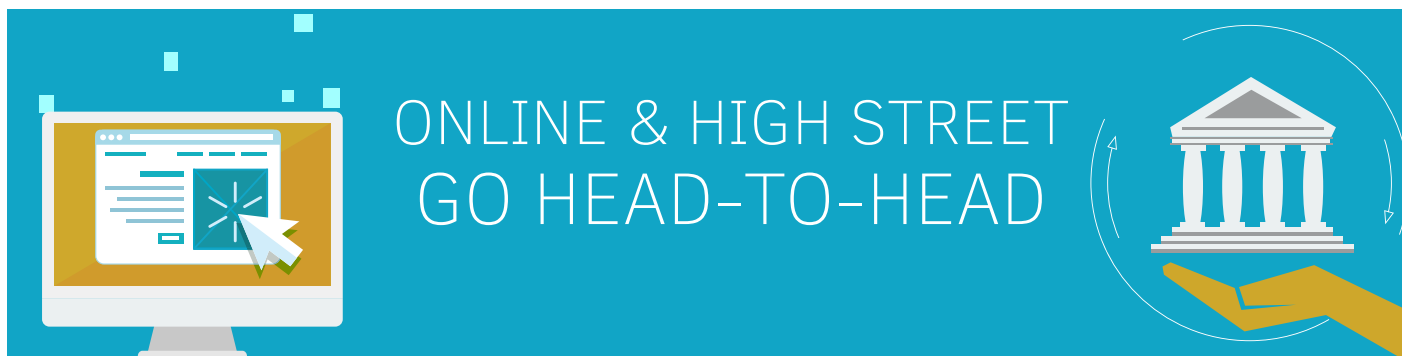
- Transferring money between accounts at your bank
- Accessing your transaction history
- Finding your nearest ATM
- Using tools such as home loan calculators, currency converters and share trading options
- Turning your phone into a contactless payment device



Phone banking is increasing in popularity but online banking via a desktop computer is more common, with 57% of us banking in that way. Using a laptop is even more popular, with 59% of us doing at least some banking this way. Of the remaining devices used for online banking, 39% of us use our mobiles and 20% of us use a tablet. These statistics are from a Canstar Blue survey of more than 3,000 Australians, conducted earlier in 2015.

Canstar Blue also tells us that a huge number of those surveyed – 90% – bank online. Unsurprisingly, those aged 18 and under 50 years old have embraced the concept, with those surveyed reporting a very high rate of banking online. The 18-24 year olds have a 97% usage rate, trickling down to 91% for those in the 40-49 year age group.

Consumers in their fifties are not disgraced either – 89% of them access online banking services, as do 86% of sixty year olds. It's to be expected that those in their seventies and over are infrequent users of online banking but with a score of 76%, they may well be the quiet achievers in this survey.



For years, naysayers have been preaching the demise of the bank branch in light of the popularity of the online juggernaut. But, just as the ‘paperless office’ stayed a fanciful idea, branches crumbling into oblivion doesn’t look like happening anytime soon.

In today’s banking environment, it would seem logical for branches to fade into the shadows of less expensive methods of doing business (e.g. online) but the figures tell a different story. Every year on behalf of the government, APRA collects data on the numbers of branches banks, building societies and credit unions operate around the country. Its totals don’t show that wild swing you would expect if branches were on the way out.

For instance, as at June 2014, we had a total of 6,332 branches nationwide, a decrease of 52, or just 1%, from 6,384 as at June 2013.

STATE BY STATE BRANCH BREAKDOWN

State	Branches June 2014	Branches June 2013	Change
New South Wales	2,055	2,013	-26
Victoria	1,466	1,463	-3
Queensland	1,354	1,379	-25
Western Australia	628	633	-5
South Australia	508	507	+1
Tasmania	150	149	+1
ACT	100	102	-2
Northern Territory	71	70	+1

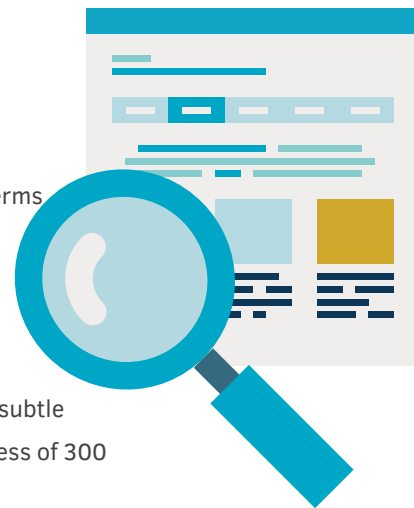
Source: APRA

Unpacking that figure, we have:

- 5,483 bank branches – 18 more than the previous year.
- 244 building society branches – unchanged.
- 604 credit union branches – 70 less, although a large proportion of this decrease was driven by a credit union converting to a bank over the period.

WHAT WE LOOK FOR IN AN ONLINE BANKING PLATFORM

Here at CANSTAR, we award the financial institutions that offer the most for customers in terms of online banking functionality, assessing the online and mobile banking facilities, as well as the quality of the website and standard of applications available. How these three areas integrate is a large part of the overall customer experience and therefore important to us.

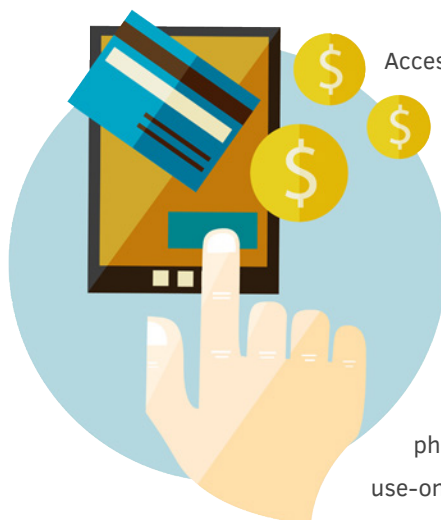


Our comparison considers 16 banks and 35 customer-owned banks to determine often subtle differences in banking and personal finance management services. In fact, we collect in excess of 300 features on the online capability of each Australian institution assessed.

We focus on features that matter, such as the process of applying for products. Can you do it entirely on the internet, get instant approval or save your progress if you are interrupted during the process? Can you verify your ID online? What educational tools are offered? Is there online help? In short, how easy is the banking website to use?

We drill down into the whole box and dice. For those interested in learning the exact process, our methodology document is included at the end of this report.

RECENT INNOVATIONS



Accessing cash at an ATM without a card seems like a dream come true, particularly in an emergency and this is just one exciting innovation we have seen recently. The Commonwealth Bank led the way with their phone app which issues one-use-only PIN codes and directs

customers to the nearest CommBank ATM where they have up to 30 minutes to key in those codes and withdraw up to \$200 per day.

Hot on their heels was Westpac where customers can now withdraw up to \$500 a day without a card at a Westpac ATM. According to Westpac, almost four million Australians are stranded without cash each year.

Discovering you've lost your wallet, it's been stolen or you've simply left it at home happens most frequently at the shops, in a restaurant, catching public transport or at a petrol station. The problem can be solved by a quick phone call any time of

the day or night, to receive a cash code to get your Westpac Emergency Cash.

Another amazing innovation comes from the Commonwealth Bank, yet again. Its 'Lock, Block, Limit', feature gives you real-time control over credit card security by blocking transaction types, limiting spend or locking a misplaced credit card. This is done through the CommBank app or NetBank. The feature allows you to block ATM cash advances on your credit card. It can lock international online and in-store payments and then unlock them when required. This gives customers the ability to be on the front foot when it comes to management of their own credit card. Possibly the most useful feature of Lock, Block, Limit is that customers can place a temporary lock on their credit card if they have misplaced it. According to the Commonwealth Bank, 61% of cancelled credit cards are simply misplaced, so a temporary lock removes the frustration for a customer of going through the cancellation process, only to find their card again. And we've all been there!

Both Commonwealth Bank features – Cardless Cash and Lock, Block, Limit – were strong enough to win CANSTAR Innovation Excellence awards this year. However, there are many other constant improvements of note, such as Westpac's 'Locate Us' which has been expanded to include 50,000 Alliance ATMs globally. This helps customers avoid unnecessary ATM operator fees in many countries around the world.

TIPS TO STAY SAFE ONLINE

Where there's money, there's temptation for thieves and fraudsters. Banks protect your accounts with sophisticated software systems that track suspicious transactions. Criminals know it's very difficult to defeat these systems, so they focus on targeting customers directly, tricking people into revealing information that should remain confidential.

You can avoid becoming a victim by knowing how to protect your information and your devices, including your computer, tablet and smartphone.

Online browsing can unwittingly expose you to malware or viruses which can infect your computer or mobile device and make your personal information available to criminals. Good practices to reduce this likelihood include:

- **Lock it** – set your smartphone and tablet to automatically lock. The password will protect your device so that no-one can use or view your information. Also store your device in a secure location.
- **Contact your bank if you lose your smartphone or tablet** – call your bank immediately and provide your new mobile number, especially if your bank uses an SMS message to authenticate transactions.
- **Clear your mobile device** of text messages from banks, especially before sharing, discarding or selling your device.
- **Be careful what you send via text** – never use text messages to disclose any personal information, such as account numbers, passwords or other personal information which could be used to steal your identity.
- **Use only official apps** – make sure to only use apps supplied by your financial institution and only download them from official app stores.
- **Protect your tablet and smartphone** – install and keep up-to-date anti-virus and firewall software purchased from trusted suppliers. It is important to update the software because new viruses emerge for which software providers create new barriers to deal with new threats.
- **Protect your passwords** – ensure you keep confidential your PIN and internet banking logons and passwords. Avoid using the same login passwords for multiple websites, especially when it enables access to websites that include sensitive personal information. Set a pass code for your device and a PIN for your SIM. If your banking app allows login with a PIN, make sure it is different to the one used to unlock your mobile device. Make sure your password or code is something that's hard for others to guess but easy for you to remember.
- **Don't store banking PINS or passwords in your smartphone or tablet** – this makes your account vulnerable if the device is lost or stolen.
- **Read privacy policies** – before you provide personal information to any website, understand how your information will be used and how long it will be retained.
- **Be wary of free downloads, programs, software or screensavers** – sometimes malware and spyware can be hidden in free offers of other files.
- **Beware of hoax emails** – no bank will ever send customers an email with a link to online banking, so treat with suspicion any unsolicited email that appears to be from your bank.
- **Check your bank statements** – contact your bank immediately if you find anything unusual.
- **Regularly clear your browser's cache** – some mobile devices store copies of web pages that may contain your banking information.
- **Always log out** of internet banking sessions once you have finished.
- **Wi-Fi** – don't conduct internet banking using unsecured Wi-Fi networks.



GREAT VALUE BY GOING ONLINE

It's clear that customers are the winners when we looked at the sophisticated facilities offered by the banks for that ever-increasing number of customers preferring to do their banking online.

After putting 16 banks and 35 customer-owned banks under the microscope to see how their online banking capabilities stacked up, we are pleased to announce the award winners in our two categories: Bank of the Year Online Banking and Customer-Owned Institution of the Year Online Banking.



CommonwealthBank



This is the sixth year in a row the Commonwealth Bank has won the award for Bank of the Year – Online Banking Award. It's obvious the Commonwealth takes its online banking channel very seriously, as it continues to provide customers with the latest technology to enhance their banking experience.

In a nutshell, the Commonwealth's mobile banking sets them apart – it's simply faster, more user- friendly and

provides more options. For instance, you can quickly check your balance without logging in to your account. You also have a choice of SMS or token when using secondary authentication.

CommBank is one of the few that provides a complete online application for home loans. Customers can upload all relevant payslips and documentation and use e-signature as ID. They will receive a response within 60 seconds and from then on customers can track progress

of their application online via My Home Loan Tracker.

Another useful feature is the Personal Balance Sheet where you can see all your accounts, investments, super and property held within the bank in a single view. A free valuation of your properties shows how much equity you have.

And lastly, to take the stress out of tax time, CommBank's Interest and Tax summary compiles interest earned, paid or withheld over the past two financial years – too easy!

Beyond Bank AUSTRALIA

This year's winner of the Customer-owned Institution of the Year - Online Banking award is Beyond Bank. For the category of customer-owned, we include building societies, mutual banks and credit unions. The award name reflects the fact that this year's winner is a Mutual Bank.

One of Australia's largest customer-owned banks, Beyond Bank was previously Community CPS, one of the country's largest credit unions. It now has 49 branches in most states but, of course, branch numbers are not an issue when banking online. Beyond Bank

provides access to 3,000 redi-ATMs so that's pretty much all an online customer needs!

A complete redesign of their entire online banking channel to ensure mobile banking integrates perfectly into the new look has paid dividends. This gives Beyond Bank a distinct advantage over its competitors.

Whether you use mobile or desktop, Beyond Bank's website allows you to do all your core banking and do it well. This includes local, external and international money transfers and the ability to activate and cancel debit and credit cards online. You can also apply for products online and return to any saved applications.

Transaction history is displayed on the home screen for both platforms and you can search your transaction history by date, keyword or amount – taking the frustration out of this task.

Managing and scheduling future payments are no problem, as is verifying your ID online when applying for products.

In fact, Beyond Bank provides all traditional elements of online banking for smartphone or desktop users. By incorporating the latest technologies to cater for the swelling number of customers who prefer to bank online, Beyond Bank excels in the customer-owned space.



METHODOLOGY

ONLINE BANKING AWARD

What is the CANSTAR Online Banking Award?

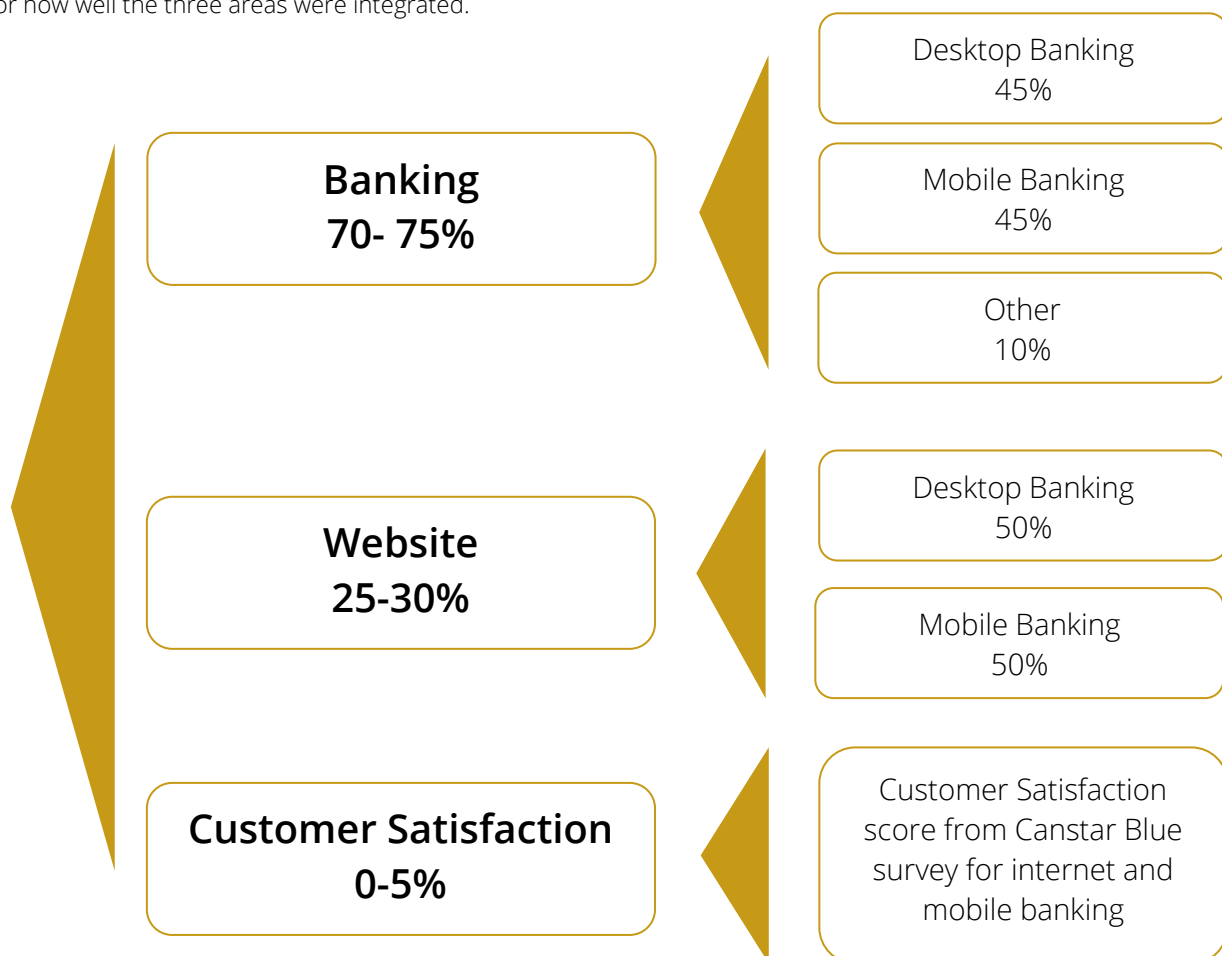
CANSTAR's Online Banking Award uses a sophisticated rating methodology unique to CANSTAR that compares the features of online banking platforms in Australia.

The award is won by institutions that provide the strongest combination of services across mobile and desktop online banking platforms. The award aims to give recognition to those that offer quality online services and developments in light of the ever growing availability of technologies to further enhance the customer experience of online banking.

CANSTAR's Online Banking Award is awarded to Bank of the Year and Customer Owned Institution of the Year, which considers mutual banks, credit unions and building societies. The institution which cumulatively receives the highest score across the areas of consideration will be awarded the Online Banking Award.

How is the CANSTAR Online Banking Award calculated?

To arrive at the total score that makes up the award CANSTAR considered Desktop and Mobile Banking platform in addition to assessing the Website capabilities of the two platforms. Within these areas, points were also allocated for how well the three areas were integrated.



Profile	Banking	Website	Customer Satisfaction
Bank	70%	25%	5%
Customer Owned Institution	70%	30%	0%

Banking

This section considers the features and transactional ability of both desktop and mobile banking. While desktop banking looks at features and transactions made from a desktop computer, mobile banking looks at available features and transactions made from a smartphone application or mobile-optimised website accessible from a smartphone. Desktop versions of internet banking accessed through a smartphone were not assessed if they were not optimised for the purposes of the award.

Feature category	Desktop	Mobile	Examples of data captured
Banking and other services	40%	65%	
Transactions	70%	70%	Transfers, bill payments, transfer limits, processing
Payment management	20%	20%	Create, schedule and manage payments
Other services	10%	10%	Access to other products through same login
Personal finance management	35%	15%	Online statements, transaction history, graphing tools
Account status and statements	70%	70%	Account balances, statements, transaction history
Budgeting tools	20%	20%	Integrated budgeting tools, spend categorisation and graphing
Other tools	10%	10%	Access to other finance tools within same login
Self service	15%	10%	Change personal details, personalisation, modify limits
Product Applications	10%	10%	Product applications through login

Other Features

This section considers other features within the internet banking platform (both for desktop and mobile) that do not involve transactions. While features such as help channels and applicable security measures apply to both desktop and mobile, other features such as compatibility and location services apply for smartphone only.

Feature category	Other	Examples of data captured
Communication	30%	
Alerts	40%	Email/SMS alerts/push
Help	60%	Online chat, phone-back, secure mail
Security	40%	Extended CV certificate, secondary authentication
Availability	10%	iPhone, Android, mobile-optimised website
Location services	20%	ATM and branch locator



Website

This section considers features available through the institution's website. This includes the application process for four popular products (home loans, deposit accounts, credit cards and personal loans) where customers (existing and new) apply directly through the website.

Feature category	Desktop	Mobile	Examples of data captured
Product applications	40%	30%	
Home loans	20%	20%	Paperless applications, Instant approvals, Save progress
Deposit accounts	20%	20%	Paperless applications, Instant approvals, Save progress
Credit cards	20%	20%	Paperless applications, Instant approvals, Save progress
Personal loans	20%	20%	Paperless applications, Instant approvals, Save progress
Online ID Verification	20%	20%	Information used: eg. Email, Mobile, Drivers Licence
Consumer education/tools	20%	10%	Calculators, budgeting advice/tools, online videos
Ease of use	15%	20%	
Website split	35%	15%	Personal, business, agribusiness
Quick links	15%	35%	Rate and fees, calculators, exchange rates
How consumers find products	30%	40%	Direct links, need-based links
Transparency	20%	10%	All fees listed, PDS available online, direct link to PDS
Online help	15%	15%	Online chat, phone-back, email
Web 2.0 public interaction	5%	5%	Active Twitter/Facebook account, response team available
Location services	5%	20%	ATM/branch by postcode or address

Customer Satisfaction

Applies only to Bank of the Year – Online Banking

Customer satisfaction results are based on Canstar Blue's Most Satisfied Customers Award – Banks, where respondents with one or more financial products assessed their overall experience in the following services:

- Internet banking
- Mobile banking

The average response for both categories is taken into consideration with the highest average score receiving a full score and it is weighted as follows:



How often are products reviewed for awards or star ratings purposes?

Awards are fully recalculated every 12 months, based on the latest submissions from each institution. CANSTAR also monitors changes on an ongoing basis.

Does CANSTAR rate all products available in the market?

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings and awards. However this process is not always possible and it may be that not every product in the market is included nor every feature compared that is relevant to you.

Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking and insurance products listed below. These star ratings and awards 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. Access the CANSTAR website at www.canstar.com.au if you would like to view the latest star ratings and awards reports of interest.



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

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Online Banking Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Banking								
Institution	Desktop				Smartphone			
	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers
Bank								
AMP Bank	✓	✓	✗	✓	✗	✓	✗	✗
ANZ	✓	✓	✓	✓	✓	✓	✓	✓
Bank of Melbourne	✓	✓	✓	✓	✓	✓	✓	✓
BankSA	✓	✓	✓	✓	✓	✓	✓	✓
BOQ	✓	✓	✓	✓	✓	✓	✓	✗
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✓	✓	✗	✓	✗	✗	✗	✗
ING DIRECT	✓	✓	✓	✓	✓	✓	✓	✓
ME Bank	✓	✓	✓	✓	✓	✓	✓	✗
nab	✓	✓	✓	✓	✓	✓	✓	✗
Rural Bank Limited	✓	✓	✗	✓	✓	✓	✗	✓
St.George Bank	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓	✓	✓
UBank	✓	✓	✗	✓	✓	✓	✗	✗
Westpac	✓	✓	✓	✓	✓	✓	✓	✓



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Banking

Institution	Desktop				Smartphone			
	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers
Customer Owned Institution								
ADCU	✓	✓	✓	✓	✓	✓	✓	✓
bankmecu	✓	✓	✓	✓	✓	✓	✓	✗
BankVic	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✗	✓	✓	✓	✗	✓
Catalyst Money	✓	✓	✗	✗	✓	✓	✗	✗
Coastline Credit Union	✓	✓	✓	✓	✓	✓	✓	✗
CUA	✓	✓	✗	✓	✓	✓	✗	✗
ECU Australia	✓	✓	✓	✓	✓	✓	✓	✓
Encompass Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
First Option Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
G&C Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓
Gateway Credit Union	✓	✓	✗	✓	✓	✓	✗	✗
Greater Building Society	✓	✓	✓	✓	✓	✓	✓	✓
Heritage Bank	✓	✓	✓	✓	✓	✓	✓	✗
Holiday Coast CU	✓	✓	✓	✓	✓	✓	✓	✗
Hume Building Society	✓	✓	✓	✓	✓	✓	✓	✓
Illawarra CU NSW	✓	✓	✗	✗	✓	✓	✗	✗
IMB	✓	✓	✗	✓	✓	✓	✗	✗



Online Banking Award

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Banking

Institution	Desktop				Smartphone			
	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers	Transfer to Other Account	BPAY Transactions	Instant Internal Credit Card Payments	Ability to Add New Billers
Customer Owned Institution								
Intech Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
My Credit Union	✓	✓	✗	✓	✓	✓	✗	✓
Newcastle Permanent	✓	✓	✓	✓	✓	✓	✓	✗
P&N Bank	✓	✓	✓	✓	✓	✓	✓	✓
People's Choice Credit Union	✓	✓	✗	✓	✓	✓	✗	✓
Police Bank	✓	✓	✓	✓	✓	✓	✓	✓
Qld Police Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
SCU	✓	✓	✓	✓	✓	✓	✓	✓
Select Credit Union	✓	✓	✓	✓	✓	✓	✓	✓
SERVICE ONE Alliance Bank	✓	✓	✓	✓	✓	✓	✓	✓
Summerland CU	✓	✓	✗	✓	✓	✓	✗	✗
Teachers Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓
The Capricornian	✓	✓	✗	✓	✓	✓	✗	✗
The Mac	✓	✓	✗	✓	✓	✓	✗	✓
The Mutual	✓	✓	✓	✓	✓	✓	✓	✓
Victoria Teachers Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓
Your Credit Union	✓	✓	✗	✓	✓	✓	✗	✓



Online Banking Award

We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Other

Institution	Desktop & Smartphone								
	Email Alerts	24hr Help Available	Automatic Log-Off	4 Digit Pin	Ability to Register Credit Card to Prevent Fraud	Secondry Authentication for New Payees/Billers	Specific Android App	Specific iPhone App	Dynamic Integration Between Devices
Bank									
AMP Bank	✗	✗	✓	✓	✗	✓	✓	✓	✗
ANZ	✓	✓	✓	✓	✗	✗	✓	✓	✓
Bank of Melbourne	✓	✗	✓	✓	✓	✓	✓	✓	✓
BankSA	✓	✗	✓	✓	✓	✓	✓	✓	✓
BOQ	✓	✓	✓	✗	✗	✗	✓	✓	✗
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✓	✗	✓	✗	✗	✗	✗	✗	✗
ING DIRECT	✗	✓	✓	✓	✗	✓	✓	✓	✓
ME Bank	✗	✗	✓	✗	✓	✓	✓	✓	✓
nab	✓	✓	✓	✓	✗	✓	✓	✓	✗
Rural Bank Limited	✗	✗	✓	✓	✓	✗	✗	✗	✓
St.George Bank	✓	✗	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✗	✓	✓	✓
UBank	✓	✓	✓	✗	✗	✗	✓	✓	✓
Westpac	✓	✓	✓	✓	✓	✓	✓	✓	✓



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Other

Institution	Desktop & Smartphone								
	Email Alerts	24hr Help Available	Automatic Log-Off	4 Digit Pin	Ability to Register Credit Card to Prevent Fraud	Secondry Authentication for New Payees/Billers	Specific Android App	Specific iPhone App	Dynamic Integration Between Devices
Customer Owned Institution									
ADCU	✗	✗	✓	✗	✗	✓	✓	✓	✓
bankmecu	✓	✗	✓	✓	✓	✓	✓	✓	✗
BankVic	✗	✗	✓	✗	✗	✗	✓	✓	✓
Beyond Bank	✓	✗	✓	✓	✗	✓	✓	✓	✓
Catalyst Money	✗	✗	✓	✓	✗	✗	✓	✓	✗
Coastline Credit Union	✗	✗	✓	✓	✗	✓	✓	✓	✓
CUA	✓	✗	✓	✗	✗	✓	✓	✓	✗
ECU Australia	✓	✗	✓	✗	✓	✓	✗	✗	✓
Encompass Credit Union	✗	✗	✓	✓	✗	✗	✗	✗	✓
First Option Credit Union	✓	✗	✓	✗	✓	✗	✗	✗	✗
G&C Mutual Bank	✗	✗	✓	✓	✓	✗	✓	✓	✗
Gateway Credit Union	✓	✗	✓	✓	✗	✓	✓	✓	✗
Greater Building Society	✓	✗	✓	✓	✓	✗	✓	✓	✗
Heritage Bank	✓	✗	✓	✗	✗	✓	✓	✓	✓
Holiday Coast CU	✓	✗	✓	✓	✗	✓	✓	✓	✗
Hume Building Society	✗	✗	✓	✓	✓	✓	✓	✓	✓
Illawarra CU NSW	✗	✗	✓	✓	✗	✗	✓	✓	✗
IMB	✗	✗	✓	✓	✓	✓	✓	✓	✓



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	Email Alerts	24hr Help Available	Automatic Log-Off	4 Digit Pin	Ability to Register Credit Card to Prevent Fraud	Secondry Authentication for New Payees/Billers	Specific Android App	Specific iPhone App	Dynamic Integration Between Devices
Customer Owned Institution									
Intech Credit Union	✓	✗	✓	✗	✓	✓	✗	✗	✓
Macquarie Credit Union	✗	✗	✓	✗	✓	✗	✗	✗	✗
My Credit Union	✗	✗	✓	✗	✗	✗	✓	✓	✓
Newcastle Permanent	✓	✗	✓	✗	✗	✓	✓	✓	✗
P&N Bank	✓	✗	✓	✗	✗	✓	✗	✗	✗
People's Choice Credit Union	✓	✗	✗	✗	✗	✗	✓	✓	✓
Police Bank	✗	✗	✓	✗	✓	✓	✗	✗	✓
Qld Police Credit Union	✓	✗	✓	✗	✗	✓	✓	✓	✓
SCU	✓	✗	✓	✓	✗	✓	✗	✗	✓
Select Credit Union	✓	✗	✓	✗	✓	✗	✗	✗	✗
SERVICE ONE Alliance Bank	✓	✗	✓	✗	✓	✗	✗	✗	✗
Summerland CU	✗	✗	✓	✓	✓	✓	✓	✓	✓
Teachers Mutual Bank	✓	✗	✓	✗	✓	✗	✓	✓	✗
The Capricornian	✓	✗	✓	✗	✗	✓	✗	✗	✓
The Mac	✗	✗	✓	✓	✗	✗	✓	✓	✓
The Mutual	✓	✗	✓	✓	✗	✗	✓	✓	✓
Victoria Teachers Mutual Bank	✓	✗	✓	✓	✗	✓	✓	✓	✓
Your Credit Union	✗	✗	✓	✗	✗	✗	✓	✓	✗



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Website										
Institution	Desktop					Smartphone				
	Online Application Deposit Accounts	Online Application Home Loan	Mortgage Repayments Calculator	Savings Calculator	ATM by Postcode	Online Application Deposit Accounts	Online Application Home Loan	Mortgage Repayments Calculator	Savings Calculator	ATM by Postcode
Bank										
AMP Bank	✓	✗	✓	✓	✓	✗	✗	✓	✓	✗
ANZ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank of Melbourne	✓	✓	✓	✓	✓	✓	✗	✗	✗	✓
BankSA	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
BOQ	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗
ING DIRECT	✓	✓	✓	✓	✗	✗	✗	✓	✓	✗
ME Bank	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
nab	✓	✗	✓	✓	✓	✓	✗	✓	✗	✗
Rural Bank Limited	✓	✗	✗	✓	✓	✗	✗	✗	✗	✓
St.George Bank	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓
Suncorp Bank	✓	✗	✓	✓	✓	✓	✗	✓	✓	✓
UBank	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗
Westpac	✓	✗	✓	✓	✓	✓	✗	✓	✓	✓



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	Online Application Deposit Accounts	Online Application Home Loan	Mortgage Repayments Calculator	Savings Calculator	ATM by Postcode	Online Application Deposit Accounts	Online Application Home Loan	Mortgage Repayments Calculator	Savings Calculator	ATM by Postcode
Customer Owned Institution										
ADCU	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
bankmecu	✗	✗	✓	✓	✓	✗	✗	✗	✗	✓
BankVic	✓	✓	✓	✓	✗	✓	✗	✗	✗	✗
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Catalyst Money	✗	✗	✓	✓	✗	✗	✗	✓	✓	✓
Coastline Credit Union	✗	✗	✓	✓	✓	✗	✗	✓	✓	✓
CUA	✓	✗	✓	✓	✓	✗	✗	✓	✓	✓
ECU Australia	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
Encompass Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
First Option Credit Union	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
G&C Mutual Bank	✗	✗	✓	✓	✓	✗	✗	✗	✗	✓
Gateway Credit Union	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗
Greater Building Society	✓	✗	✓	✓	✓	✓	✗	✓	✓	✓
Heritage Bank	✓	✗	✓	✓	✓	✓	✗	✓	✓	✗
Holiday Coast CU	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
Hume Building Society	✗	✗	✗	✗	✓	✗	✗	✗	✗	✓
Illawarra CU NSW	✗	✗	✓	✓	✓	✗	✗	✓	✓	✓
IMB	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓



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Customer Owned Institution										
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Macquarie Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
My Credit Union	✗	✓	✓	✓	✓	✗	✗	✓	✓	✓
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P&N Bank	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
People's Choice Credit Union	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Police Bank	✗	✓	✓	✓	✓	✗	✗	✗	✗	✗
Qld Police Credit Union	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
SCU	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
Select Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
SERVICE ONE Alliance Bank	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
Summerland CU	✓	✓	✓	✓	✓	✗	✗	✗	✗	✗
Teachers Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
The Capricornian	✗	✗	✓	✓	✓	✗	✗	✗	✗	✗
The Mac	✓	✓	✓	✓	✓	✗	✗	✗	✗	✓
The Mutual	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓
Victoria Teachers Mutual Bank	✓	✓	✓	✗	✓	✗	✗	✓	✗	✓
Your Credit Union	✗	✓	✓	✓	✓	✗	✗	✓	✓	✓