



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

Company	Desktop				Mobile				
	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	International Transfers	Contactless Payments	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available
AMP Bank	✗	✗	✗	✓	✗	✓	✗	✗	✗
ANZ	✓	✗	✓	✓	✗	✗	✗	✗	✗
Australian Military Bank	✗	✗	✓	✗	✗	✓	✓	✓	✗
Auswide Bank	✗	✗	✓	✓	✗	✗	✗	✓	✓
B&E Personal Banking	✗	✗	✗	✗	✗	✗	✗	✗	✗
Bank Australia	✓	✗	✓	✗	✓	✓	✗	✓	✗
Bank of Melbourne	✓	✓	✓	✓	✓	✗	✓	✗	✓
Bank of Sydney	✓	✗	✗	✗	✗	✗	✗	✗	✗
BankSA	✓	✓	✓	✓	✓	✗	✓	✗	✓
BankVic	✓	✗	✓	✗	✓	✗	✗	✗	✗
Bankwest	✓	✗	✓	✗	✗	✗	✗	✗	✗
Bendigo Bank	✓	✗	✓	✓	✗	✗	✗	✓	✓
Beyond Bank	✓	✗	✓	✗	✗	✗	✗	✓	✗
BOQ	✓	✗	✓	✓	✗	✗	✗	✓	✗
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✗	✗
Community First CU	✗	✗	✗	✗	✗	✗	✗	✗	✗
Community Mutual Group	✗	✗	✗	✗	✗	✗	✗	✗	✗



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	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	International Transfers	Contactless Payments	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available
CUA	✗	✗	✓	✗	✗	✓	✗	✗	✗
Delphi Bank	✗	✗	✗	✓	✗	✗	✗	✗	✗
Easy Street Financial Services	✗	✗	✗	✗	✗	✗	✗	✗	✗
ECU Australia	✗	✗	✗	✓	✗	✗	✗	✗	✗
Encompass Credit Union	✗	✗	✓	✓	✗	✓	✗	✗	✗
FCCS Credit Union	✗	✗	✓	✓	✗	✗	✗	✓	✗
First Option Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗
G&C Mutual Bank	✗	✗	✓	✗	✗	✗	✗	✓	✗
Gateway Credit Union	✗	✗	✗	✓	✗	✗	✗	✗	✗
Heritage Bank	✗	✗	✓	✗	✗	✗	✗	✗	✗
Horizon Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗
HSBC	✓	✗	✗	✗	✓	✗	✗	✗	✗
Hume Bank	✗	✗	✓	✗	✗	✗	✗	✗	✗
IMB	✗	✗	✓	✓	✗	✗	✗	✓	✓
Macquarie Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗
ME Bank	✗	✓	✓	✗	✗	✗	✗	✗	✗
My Credit Union	✗	✗	✗	✓	✗	✓	✗	✗	✓



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NAB	✓	✗	✓	✓	✓	✗	✗	✗	✗
Newcastle Permanent	✗	✗	✓	✗	✗	✗	✗	✓	✗
Northern Beaches CU	✗	✗	✗	✗	✗	✗	✗	✗	✗
P&N Bank	✗	✗	✓	✗	✗	✗	✗	✗	✗
Peoples Choice CU	✓	✗	✓	✗	✗	✓	✗	✓	✗
Police Bank	✗	✗	✓	✗	✗	✗	✓	✗	✗
Qld Police CU	✓	✗	✓	✗	✗	✗	✗	✗	✗
QT Mutual Bank	✗	✗	✓	✗	✗	✗	✗	✗	✗
Queenslanders CU	✗	✗	✓	✗	✗	✗	✗	✗	✗
Rural Bank 2016	✗	✗	✗	✗	✗	✗	✗	✗	✗
SERVICE ONE Alliance Bank	✗	✗	✓	✗	✗	✗	✗	✗	✗
St George Bank	✓	✓	✓	✓	✓	✗	✓	✗	✓
Suncorp Bank	✓	✗	✓	✓	✗	✓	✗	✓	✓
The Capricornian	✗	✗	✓	✗	✗	✗	✗	✗	✗
The Mac	✗	✗	✗	✗	✗	✗	✗	✗	✗
The Mutual	✗	✗	✗	✓	✗	✗	✗	✗	✓
Ubank	✗	✓	✗	✓	✗	✓	✗	✗	✗



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Victoria Teachers Mutual Bank	✗	✗	✓	✓	✗	✗	✗	✗	✓
Westpac	✓	✓	✓	✗	✓	✓	✓	✓	✗
Woolworths Employees CU	✗	✗	✗	✗	✗	✗	✗	✗	✗
Your Credit Union	✗	✗	✗	✓	✗	✗	✗	✗	✗



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Communication, Security and Location

Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
AMP Bank	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
ANZ	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Australian Military Bank	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
Auswide Bank	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
B&E Personal Banking	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Bank Australia	✗	✓	✗	✓	✓	✓	✓	✗	✗	✓	✓
Bank of Melbourne	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Bank of Sydney	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	✓
BankSA	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
BankVic	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
Bankwest	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Bendigo Bank	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
BOQ	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
Commonwealth Bank	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community First CU	✓	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓
Community Mutual Group	✓	✗	✗	✓	✗	✓	✓	✗	✓	✓	✓
CUA	✓	✓	✗	✓	✗	✓	✓	✗	✗	✓	✓
Delphi Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗



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Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
Easy Street Financial Services	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
ECU Australia	✓	✗	✗	✓	✗	✓	✓	✗	✗	✗	✓
Encompass Credit Union	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✓
FCCS Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
First Option Credit Union	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G&C Mutual Bank	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Gateway Credit Union	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Heritage Bank	✓	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
Horizon Credit Union	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
HSBC	✓	✗	✓	✗	✗	✓	✓	✓	✗	✓	✓
Hume Bank	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
IMB	✗	✗	✓	✗	✗	✓	✓	✗	✗	✓	✓
Macquarie Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
ME Bank	✗	✗	✗	✓	✓	✓	✓	✓	✗	✓	✓
My Credit Union	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓
NAB	✗	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
Northern Beaches CU	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
P&N Bank	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✓



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Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
Peoples Choice CU	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
Police Bank	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓
Qld Police CU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
QT Mutual Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Queenslanders CU	✓	✗	✓	✓	✗	✗	✗	✗	✗	✗	✓
Rural Bank 2016	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗	✗
SERVICE ONE Alliance Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
St George Bank	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓
The Capricornian	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
The Mac	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
The Mutual	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Ubank	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Victoria Teachers Mutual Bank	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Westpac	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
Woolworths Employees CU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✗
Your Credit Union	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗



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Website

Company	Desktop					Mobile				
	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles	All Fees Listed	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles	All Fees Listed
AMP Bank	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓
ANZ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Australian Military Bank	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
Auswide Bank	✗	✓	✗	✓	✓	✗	✓	✗	✓	✓
B&E Personal Banking	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
Bank Australia	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
Bank of Melbourne	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
Bank of Sydney	✓	✗	✗	✗	✓	✓	✓	✗	✗	✓
BankSA	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
BankVic	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
Bankwest	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
Bendigo Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BOQ	✗	✓	✗	✗	✓	✗	✓	✗	✗	✗
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community First CU	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
Community Mutual Group	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓



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Delphi Bank	✓	✓	✗	✗	✓	✓	✗	✗	✗	✗
Easy Street Financial Services	✗	✓	✗	✗	✓	✓	✓	✗	✗	✓
ECU Australia	✗	✓	✗	✓	✓	✗	✓	✗	✓	✗
Encompass Credit Union	✗	✓	✓	✓	✓	✗	✓	✓	✓	✗
FCCS Credit Union	✓	✓	✗	✓	✓	✗	✓	✗	✓	✓
First Option Credit Union	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
G&C Mutual Bank	✗	✓	✗	✗	✗	✗	✗	✗	✗	✗
Gateway Credit Union	✗	✓	✗	✗	✓	✗	✗	✗	✗	✓
Heritage Bank	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓
Horizon Credit Union	✗	✓	✗	✓	✓	✗	✓	✗	✓	✓
HSBC	✓	✓	✗	✓	✓	✗	✗	✗	✗	✗
Hume Bank	✗	✓	✗	✗	✓	✗	✓	✗	✗	✗
IMB	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
Macquarie Credit Union	✗	✓	✗	✓	✓	✗	✓	✗	✓	✓
ME Bank	✓	✓	✗	✗	✓	✗	✗	✗	✗	✗
My Credit Union	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓



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Newcastle Permanent	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
Northern Beaches CU	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
P&N Bank	✗	✓	✓	✓	✓	✗	✓	✓	✓	✓
Peoples Choice CU	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
Police Bank	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
Qld Police CU	✓	✓	✗	✗	✓	✗	✓	✗	✗	✓
QT Mutual Bank	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
Queenslanders CU	✗	✓	✓	✗	✓	✗	✓	✓	✗	✓
Rural Bank 2016	✓	✗	✗	✗	✓	✓	✗	✗	✗	✓
SERVICE ONE Alliance Bank	✓	✓	✓	✗	✓	✓	✗	✗	✗	✗
St George Bank	✓	✓	✗	✓	✓	✓	✓	✗	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
The Capricornian	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓
The Mac	✓	✓	✗	✓	✓	✗	✗	✗	✗	✗
The Mutual	✓	✓	✗	✗	✓	✗	✓	✗	✗	✓
Ubank	✓	✓	✗	✗	✓	✗	✓	✗	✗	✓



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Victoria Teachers Mutual Bank	✓	✓	✗	✗	✓	✓	✓	✗	✗	✓
Westpac	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Woolworths Employees CU	✗	✓	✓	✗	✓	✗	✓	✓	✗	✓
Your Credit Union	✗	✓	✗	✗	✓	✗	✓	✗	✗	✓



Mobile Banking Award

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Banking

Company	Pay to Mobile	Ability to Save New Payees	Ability to Add New Billers	Quick Balance	Activate Debit/Credit Card	Modify Limits on Credit Card	Ability to Schedule Future Payments	Ability Request Paper Statements	Set Goal Savings
AMP Bank	✗	✗	✗	✓	✗	✗	✓	✗	✗
ANZ	✓	✓	✓	✗	✗	✗	✗	✗	✗
Australian Military Bank	✗	✓	✓	✓	✓	✗	✗	✗	✗
Auswide Bank	✗	✓	✓	✓	✗	✗	✓	✗	✗
B&E Personal Banking	✗	✓	✓	✓	✗	✗	✓	✗	✗
Bank Australia	✗	✓	✓	✗	✓	✗	✓	✓	✗
Bank of Melbourne	✓	✓	✓	✓	✓	✓	✓	✗	✗
Bank of Sydney	✗	✗	✗	✗	✗	✗	✗	✗	✗
BankSA	✓	✓	✓	✓	✓	✓	✓	✗	✗
BankVic	✓	✓	✓	✓	✗	✗	✓	✗	✗
Bankwest	✗	✓	✓	✗	✗	✗	✓	✗	✗
Bendigo Bank	✗	✓	✓	✗	✓	✗	✓	✗	✓
Beyond Bank	✗	✓	✓	✗	✗	✗	✓	✓	✗
BOQ	✗	✗	✗	✗	✗	✗	✗	✗	✗
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✗
Community First CU	✓	✓	✓	✓	✓	✗	✓	✗	✗
Community Mutual Group	✗	✓	✓	✓	✗	✗	✓	✗	✓
CUA	✗	✗	✗	✗	✗	✗	✓	✗	✗
Delphi Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗



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Company	Pay to Mobile	Ability to Save New Payees	Ability to Add New Billers	Quick Balance	Activate Debit/Credit Card	Modify Limits on Credit Card	Ability to Schedule Future Payments	Ability Request Paper Statements	Set Goal Savings
Easy Street Financial Services	✓	✓	✓	✓	✓	✗	✓	✗	✗
ECU Australia	✗	✓	✓	✗	✗	✗	✓	✗	✗
Encompass Credit Union	✗	✓	✓	✗	✓	✗	✓	✗	✗
FCCS Credit Union	✓	✓	✓	✗	✗	✗	✓	✓	✗
First Option Credit Union	✗	✓	✓	✗	✗	✗	✓	✗	✗
G&C Mutual Bank	✗	✓	✓	✗	✗	✗	✗	✗	✗
Gateway Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗
Heritage Bank	✗	✗	✗	✓	✗	✗	✗	✗	✗
Horizon Credit Union	✗	✓	✓	✗	✗	✗	✓	✗	✗
HSBC	✗	✓	✓	✗	✓	✓	✓	✗	✗
Hume Bank	✓	✓	✓	✓	✗	✗	✓	✗	✗
IMB	✗	✗	✗	✓	✗	✗	✓	✗	✗
Macquarie Credit Union	✗	✓	✓	✗	✓	✗	✓	✗	✗
ME Bank	✗	✓	✓	✓	✗	✗	✓	✗	✗
My Credit Union	✗	✓	✓	✗	✗	✗	✓	✓	✗
NAB	✓	✓	✓	✓	✗	✗	✓	✗	✗
Newcastle Permanent	✗	✗	✗	✗	✗	✗	✗	✗	✗
Northern Beaches CU	✓	✓	✓	✓	✓	✗	✓	✗	✗
P&N Bank	✗	✓	✓	✗	✗	✗	✗	✗	✗



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Banking

Company	Pay to Mobile	Ability to Save New Payees	Ability to Add New Billers	Quick Balance	Activate Debit/Credit Card	Modify Limits on Credit Card	Ability to Schedule Future Payments	Ability Request Paper Statements	Set Goal Savings
Peoples Choice CU	✓	✓	✓	✗	✗	✗	✓	✗	✗
Police Bank	✓	✓	✓	✗	✓	✗	✓	✗	✗
Qld Police CU	✓	✓	✓	✗	✗	✗	✓	✗	✗
QT Mutual Bank	✗	✗	✗	✗	✗	✗	✓	✗	✗
Queenslanders CU	✗	✓	✓	✗	✗	✗	✗	✗	✗
Rural Bank 2016	✗	✓	✓	✗	✗	✗	✓	✓	✗
SERVICE ONE Alliance Bank	✗	✓	✓	✗	✗	✗	✓	✗	✗
St George Bank	✓	✓	✓	✓	✓	✓	✓	✗	✗
Suncorp Bank	✓	✓	✓	✓	✗	✗	✓	✗	✓
The Capricornian	✓	✗	✗	✗	✗	✗	✗	✗	✗
The Mac	✓	✓	✓	✗	✗	✗	✓	✗	✗
The Mutual	✗	✓	✓	✓	✓	✗	✓	✗	✓
Ubank	✗	✓	✓	✗	✗	✗	✓	✗	✗
Victoria Teachers Mutual Bank	✗	✓	✓	✗	✗	✗	✗	✗	✗
Westpac	✓	✓	✓	✓	✗	✓	✓	✓	✗
Woolworths Employees CU	✓	✓	✓	✓	✗	✗	✓	✗	✗
Your Credit Union	✓	✓	✓	✗	✗	✗	✗	✗	✗



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Communication, Security and Location

Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
AMP Bank	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
ANZ	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓
Australian Military Bank	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
Auswide Bank	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
B&E Personal Banking	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Bank Australia	✗	✓	✗	✓	✓	✓	✓	✗	✗	✓	✓
Bank of Melbourne	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Bank of Sydney	✗	✗	✗	✗	✗	✓	✗	✗	✗	✓	✓
BankSA	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
BankVic	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
Bankwest	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Bendigo Bank	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
BOQ	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
Commonwealth Bank	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community First CU	✓	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓
Community Mutual Group	✓	✗	✗	✓	✗	✓	✓	✗	✓	✓	✓
CUA	✓	✓	✗	✓	✗	✓	✓	✗	✗	✓	✓
Delphi Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗



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Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
Easy Street Financial Services	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
ECU Australia	✓	✗	✗	✓	✗	✓	✓	✗	✗	✗	✓
Encompass Credit Union	✗	✗	✗	✓	✗	✗	✗	✗	✗	✓	✓
FCCS Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
First Option Credit Union	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
G&C Mutual Bank	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Gateway Credit Union	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Heritage Bank	✓	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
Horizon Credit Union	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
HSBC	✓	✗	✓	✗	✗	✓	✓	✓	✗	✓	✓
Hume Bank	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
IMB	✗	✗	✓	✗	✗	✓	✓	✗	✗	✓	✓
Macquarie Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
ME Bank	✗	✗	✗	✓	✓	✓	✓	✓	✗	✓	✓
My Credit Union	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓
NAB	✗	✗	✓	✓	✗	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
Northern Beaches CU	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
P&N Bank	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✓



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Communication, Security and Location

Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification	Specific iPhone App	Specific Android App	Specific Tablet App	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
Peoples Choice CU	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
Police Bank	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓
Qld Police CU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
QT Mutual Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Queenslanders CU	✓	✗	✓	✓	✗	✗	✗	✗	✗	✗	✓
Rural Bank 2016	✗	✗	✓	✓	✗	✗	✗	✗	✗	✗	✗
SERVICE ONE Alliance Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
St George Bank	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓
The Capricornian	✓	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
The Mac	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗
The Mutual	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Ubank	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Victoria Teachers Mutual Bank	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Westpac	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
Woolworths Employees CU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✗
Your Credit Union	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✗



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Website

Company	Online Applications			Ability to Leave Feedback	Savings Calculator	Investment Calculator	Quick Links to Rates & Fees	Quick Links to Latest Offers	Direct Links to PDS Document	ATM by Postcode/ Suburb	Branch by Address
	Credit Cards	Personal Loans	Deposit Accounts								
AMP Bank	✗	✗	✗	✗	✓	✓	✗	✓	✓	✓	✗
ANZ	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓	✓
Australian Military Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
Auswide Bank	✗	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
B&E Personal Banking	✗	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
Bank Australia	✗	✗	✓	✗	✓	✗	✓	✓	✓	✓	✓
Bank of Melbourne	✓	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
Bank of Sydney	✓	✗	✓	✗	✗	✗	✓	✓	✓	✓	✓
BankSA	✓	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
BankVic	✗	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓
Bankwest	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Bendigo Bank	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BOQ	✗	✗	✗	✗	✓	✗	✗	✗	✗	✓	✓
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Community First CU	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
Community Mutual Group	✗	✗	✗	✗	✓	✓	✓	✗	✗	✓	✓
CUA	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓
Delphi Bank	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗



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Website

Company	Online Applications			Ability to Leave Feedback	Savings Calculator	Investment Calculator	Quick Links to Rates & Fees	Quick Links to Latest Offers	Direct Links to PDS Document	ATM by Postcode/ Suburb	Branch by Address
	Credit Cards	Personal Loans	Deposit Accounts								
Easy Street Financial Services	✗	✗	✓	✓	✓	✗	✓	✓	✓	✓	✗
ECU Australia	✗	✗	✗	✓	✓	✓	✗	✗	✗	✓	✓
Encompass Credit Union	✗	✗	✗	✓	✓	✓	✗	✗	✗	✓	✓
FCCS Credit Union	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	✓
First Option Credit Union	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓	✗
G&C Mutual Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
Gateway Credit Union	✗	✗	✗	✗	✗	✗	✗	✓	✗	✓	✗
Heritage Bank	✗	✗	✓	✗	✗	✗	✓	✗	✓	✓	✓
Horizon Credit Union	✗	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓
HSBC	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
Hume Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
IMB	✗	✗	✓	✓	✓	✗	✓	✓	✓	✓	✓
Macquarie Credit Union	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✓
ME Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
My Credit Union	✓	✗	✗	✓	✓	✗	✓	✓	✗	✓	✓
NAB	✗	✗	✗	✗	✓	✗	✓	✓	✗	✓	✓
Newcastle Permanent	✗	✗	✓	✓	✗	✗	✓	✗	✓	✓	✓
Northern Beaches CU	✓	✓	✗	✓	✓	✗	✓	✓	✓	✗	✓
P&N Bank	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓	✓



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	Credit Cards	Personal Loans	Deposit Accounts								
Peoples Choice CU	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Police Bank	✗	✗	✓	✗	✓	✓	✓	✓	✓	✓	✓
Qld Police CU	✗	✗	✗	✓	✓	✗	✓	✗	✓	✓	✗
QT Mutual Bank	✗	✗	✗	✓	✓	✗	✓	✗	✓	✓	✓
Queenslanders CU	✗	✗	✗	✗	✓	✓	✓	✗	✗	✓	✓
Rural Bank 2016	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
SERVICE ONE Alliance Bank	✓	✓	✓	✗	✗	✗	✗	✗	✗	✗	✗
St George Bank	✓	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
Suncorp Bank	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓	✓
The Capricornian	✗	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓
The Mac	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
The Mutual	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
Ubank	✓	✓	✗	✓	✓	✗	✗	✗	✓	✓	✓
Victoria Teachers Mutual Bank	✓	✓	✓	✗	✗	✗	✓	✓	✗	✓	✗
Westpac	✓	✗	✓	✓	✓	✗	✗	✗	✗	✓	✓
Woolworths Employees CU	✗	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
Your Credit Union	✗	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓