



METHODOLOGY

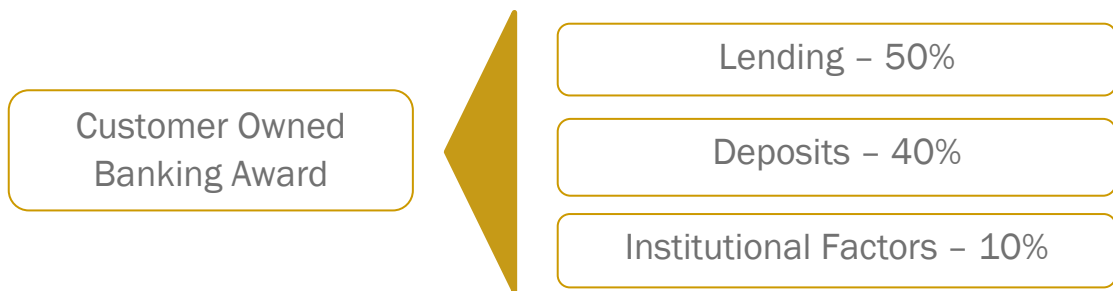
CUSTOMER OWNED INSTITUTION OF THE YEAR

What is the CANSTAR Customer Owned Institution of the Year Award?

CANSTAR's *Customer Owned Institution of the Year* award is awarded to the institution that provides a strong combination of products across the everyday banking products used in consumers lives, as well as excelling in a range of institutional factors such as; accessibility, online banking and range of financial products offered.

The institution who cumulatively receives the highest score across all areas in consideration will be awarded CANSTAR's *Customer Owned Institution of the Year* award.

METHODOLOGY – OVERALL



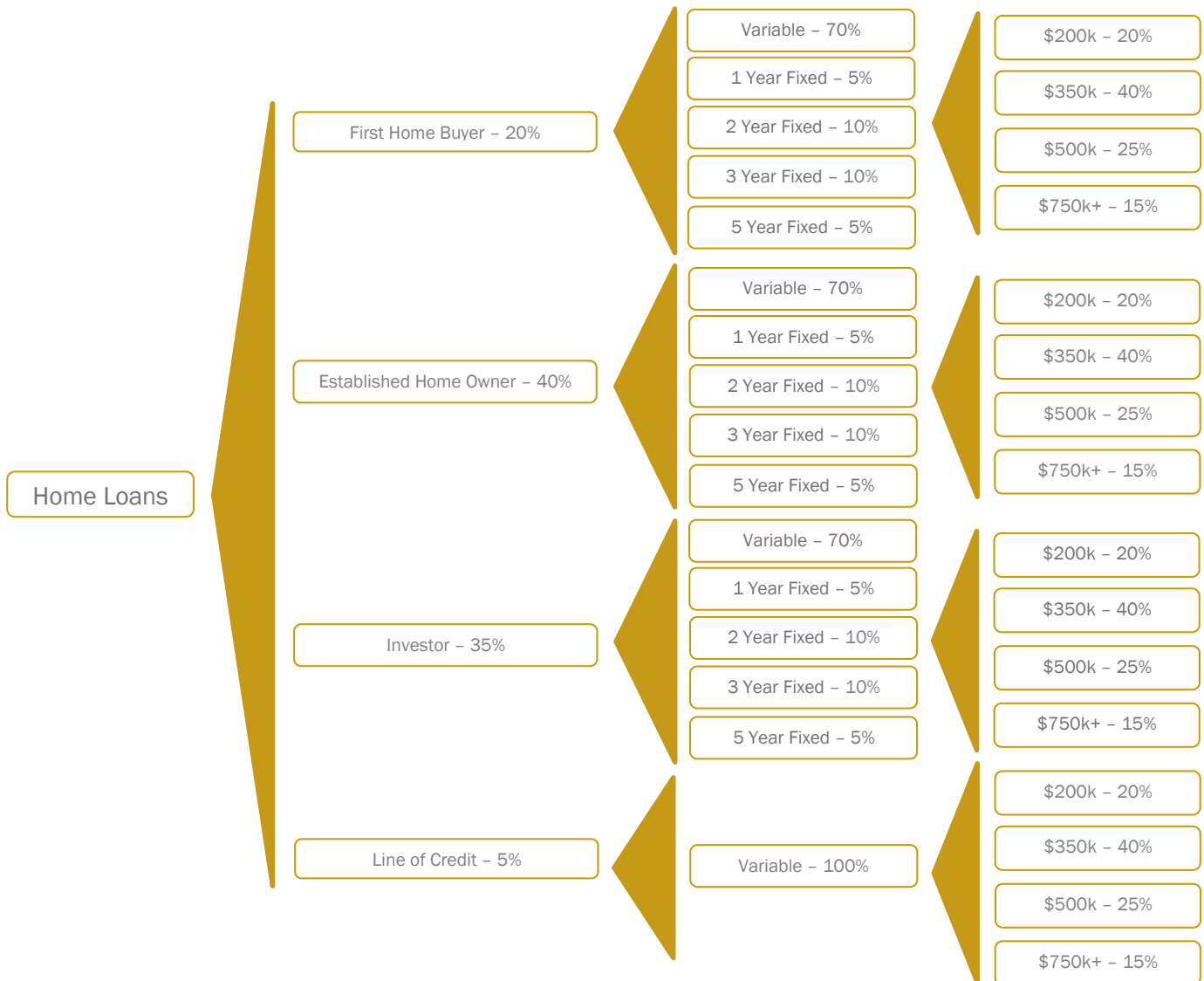
METHODOLOGY – LENDING

Within the lending portion of the comparison we consider the three main areas of retail lending Home Loans, Credit Cards and Personal Loans.



METHODOLOGY – HOME LOANS STRUCTURE

The Methodology applied for Home Loans is that which is used in CANSTAR's *Home Loans Star Ratings* which consider the value proposition between Price and Features of each product against its peers.



METHODOLOGY – CREDIT CARDS METHODOLOGY

The Methodology applied for Credit Cards is that which is used in CANSTAR's *Credit Cards Star Ratings* which consider the value proposition between Price and Features of each product against its peers.



METHODOLOGY – PERSONAL LOANS

The Methodology applied for Personal Loans is that which is used in CANSTAR's *Personal Loans Star Ratings* which consider the value proposition between Price and Features of each product against its peers.



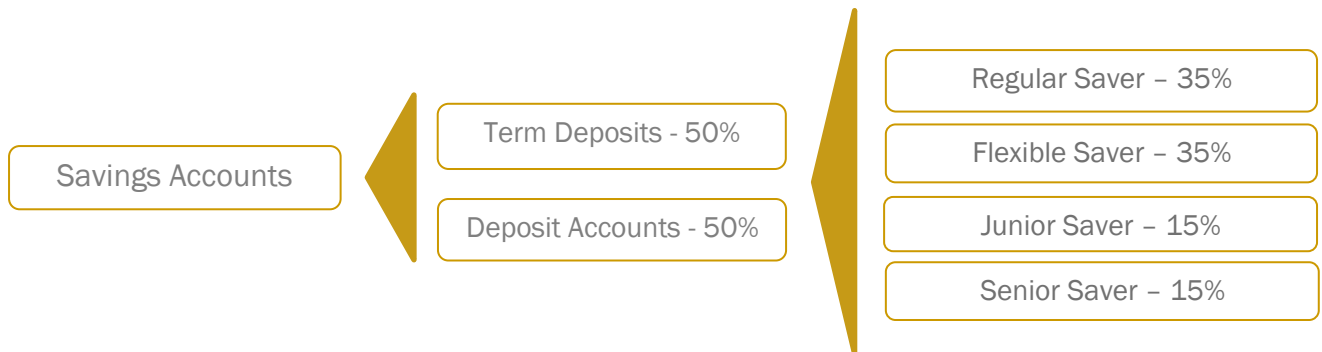
METHODOLOGY – DEPOSITS

Within the deposit portion of the comparison we consider the two main areas of retail deposits Savings Accounts and Transaction Accounts. The Methodology applied for deposits is that which is used in CANSTAR's *Savings and Transaction Accounts Star Ratings* which consider the value proposition between Price and Features of each product against its peers.



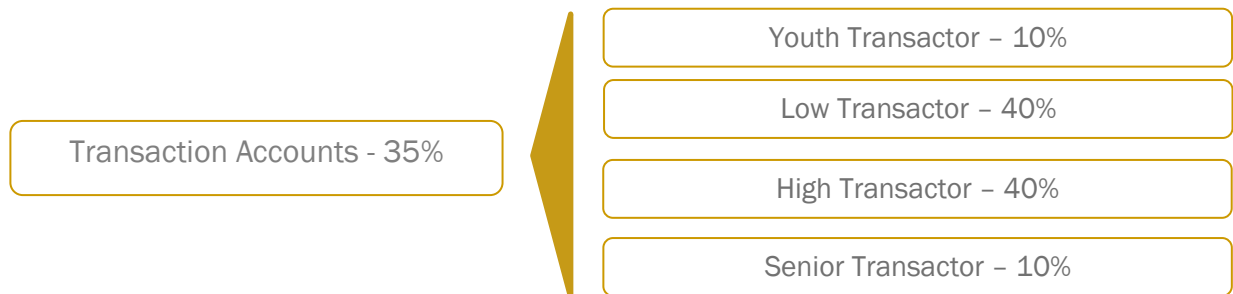
METHODOLOGY – SAVINGS ACCOUNT

The savings account portion of the deposit category is calculated using the profiles from CANSTAR *Savings and Transaction Accounts Star Ratings* and *Term Deposit Award*.



METHODOLOGY – TRANSACTION ACCOUNT

The Transaction account portion of the deposit category is calculated using the profiles from CANSTAR *Savings and Transaction Accounts Star Ratings*.



METHODOLOGY – INSTITUTIONAL FACTORS

Along with the consideration of a participating institution's product offering, CANSTAR considers a range of institutional factors. We take into consideration elements which are to be considered part of a consumer's everyday banking needs such as the accessibility to ATMs and Branches, the Online Banking Platform and the number of other financial products offered outside of what we consider within our methodology.



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. However, this process 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.

How often are all the products reviewed for rating purposes?

The *Customer Owned Institution of the Year* and other star ratings/awards are fully recalculated every twelve months based on the latest pricing and features offered by each institution. CANSTAR also monitors product changes on an ongoing basis.

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 if you would like to view the latest star ratings reports of interest.



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

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