



# Mobile Banking Award

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## Mobile - Bank

Company	Contactless	Android Pay	Apple Pay	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
AMP Bank	✓	✗	✗	✓	✓	✓	✗	✗	✓
ANZ	✓	✓	✓	✓	✓	✗	✓	✗	✗
Auswide Bank	✗	✗	✗	✓	✓	✓	✗	✗	✓
Bank of Melbourne	✓	✗	✗	✓	✓	✓	✓	✓	✓
Bank of Sydney	✓	✓	✓	✗	✗	✗	✗	✗	✗
BankSA	✓	✗	✗	✓	✓	✓	✓	✓	✓
Bankwest	✓	✓	✗	✓	✓	✗	✗	✗	✓
Bendigo Bank	✗	✗	✗	✓	✓	✗	✓	✗	✓
BOQ	✗	✗	✗	✗	✗	✗	✗	✗	✗
Citi	✓	✗	✗	✓	✓	✗	✓	✗	✓
Commonwealth Bank	✓	✗	✗	✓	✓	✓	✓	✓	✓
Delphi Bank	✗	✓	✓	✗	✗	✗	✗	✗	✗
HSBC	✗	✓	✓	✓	✓	✗	✓	✓	✓
ING DIRECT	✓	✓	✓	✓	✓	✓	✓	✗	✓
Macquarie Bank	✓	✓	✓	✓	✓	✓	✓	✗	✓
ME	✗	✓	✓	✓	✓	✓	✗	✗	✓
MyState	✗	✓	✓	✗	✗	✗	✗	✗	✗
NAB	✓	✗	✗	✓	✓	✓	✓	✗	✓



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## Mobile - Bank

Company	Contactless	Android Pay	Apple Pay	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
RaboDirect	✗	✓	✓	✗	✗	✓	✗	✗	✓
Rural Bank Limited	✗	✗	✗	✓	✓	✗	✗	✗	✓
St.George Bank	✓	✗	✗	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✗	✗	✓	✓	✓	✗	✗	✓
The Rock	✗	✓	✓	✗	✗	✗	✗	✗	✗
UBank	✓	✗	✗	✓	✓	✗	✗	✗	✓
Westpac	✓	✓	✗	✓	✓	✓	✓	✓	✓



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## Mobile - Customer Owned Institution

Company	Contactless	Android Pay	Apple Pay	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
Australian Military Bank	✓	✓	✗	✓	✓	✓	✓	✗	✗
B&E Personal Banking	✗	✗	✗	✓	✓	✓	✗	✗	✓
Bank Australia	✓	✓	✓	✓	✓	✗	✓	✗	✓
BankVic	✗	✓	✓	✓	✓	✓	✗	✗	✓
bcu	✗	✓	✓	✓	✓	✓	✗	✗	✓
Beyond Bank	✓	✓	✓	✓	✓	✓	✗	✗	✓
Big Sky Building Society	✓	✓	✓	✓	✓	✓	✗	✗	✓
Catalyst Money	✓	✓	✓	✓	✓	✗	✗	✗	✓
Community First CU	✓	✓	✓	✓	✓	✓	✓	✗	✓
CUA	✓	✓	✓	✗	✗	✗	✗	✗	✓
Defence Bank	✓	✓	✓	✓	✓	✗	✗	✗	✗
Easy Street Fin Services	✓	✓	✓	✓	✓	✓	✓	✗	✓
ECU Australia	✗	✓	✓	✓	✓	✗	✗	✗	✓
FCCS Credit Union	✗	✓	✓	✓	✓	✗	✗	✗	✓
First Option Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✓
G&C Mutual Bank	✗	✗	✗	✓	✓	✗	✗	✗	✓
Gateway Credit Union	✗	✓	✓	✗	✗	✗	✗	✗	✗
Heritage Bank	✗	✗	✗	✗	✗	✓	✗	✗	✗



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Holiday Coast CU	✓	✓	✓	✗	✗	✗	✗	✗	✓
Horizon Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✓
Hume Bank	✗	✓	✓	✓	✓	✓	✓	✗	✓
Illawarra CU NSW	✓	✓	✓	✓	✓	✓	✗	✗	✓
IMB	✗	✓	✓	✓	✓	✓	✗	✓	✓
Macquarie Credit Union	✗	✓	✓	✓	✓	✗	✓	✗	✓
My Credit Union	✓	✓	✗	✓	✓	✗	✗	✗	✓
Newcastle Permanent	✗	✓	✓	✓	✓	✗	✗	✗	✗
P&N Bank	✓	✓	✓	✓	✓	✗	✗	✗	✓
People's Choice Credit Union	✓	✓	✓	✓	✓	✗	✗	✗	✓
Police Bank	✓	✓	✓	✓	✓	✗	✓	✗	✓
QBANK	✗	✓	✓	✓	✓	✗	✗	✗	✓
QT Mutual Bank	✓	✓	✓	✗	✗	✗	✗	✗	✓
Qudos Bank	✗	✓	✓	✗	✗	✓	✗	✗	✗
Queenslanders CU	✓	✓	✗	✓	✓	✗	✗	✗	✗
Regional Australia Bank	✗	✓	✓	✓	✓	✓	✗	✗	✓
SCU	✓	✓	✓	✗	✓	✗	✗	✗	✓
Select Encompass Credit Union	✗	✓	✓	✓	✓	✓	✓	✗	✓



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SERVICE ONE Alliance Bank	✗	✗	✗	✓	✓	✗	✗	✗	✓
Teachers Mutual Bank	✓	✓	✓	✓	✓	✗	✗	✗	✓
The Capricornian	✗	✓	✓	✓	✓	✗	✗	✗	✓
The Mac	✓	✓	✓	✓	✓	✗	✗	✗	✓
The Mutual	✗	✓	✓	✓	✓	✓	✓	✗	✓
Transport Mutual Credit Union	✗	✓	✓	✓	✓	✓	✓	✗	✓
UniBank	✓	✓	✓	✓	✓	✗	✗	✗	✓
Victoria Teachers Mutual Bank	✗	✓	✓	✓	✓	✓	✗	✗	✗
Woolworths Employees CU	✗	✓	✓	✓	✓	✓	✗	✗	✓



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## Website

Company	Online Applications			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	✗	✗	✗	✓	✗	✗	✗	✗	✓	✓
Auswide Bank	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
Bank of Melbourne	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓
Bank of Sydney	✓	✗	✗	✗	✗	✓	✓	✓	✓	✓
BankSA	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓
Bankwest	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Bendigo Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BOQ	✗	✗	✗	✓	✗	✗	✗	✗	✓	✓
Citi	✓	✓	✓	✗	✗	✓	✓	✓	✗	✓
Commonwealth Bank	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Delphi Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
HSBC	✓	✓	✓	✗	✗	✗	✓	✗	✓	✓
ING DIRECT	✗	✗	✓	✓	✗	✓	✗	✓	✗	✗
Macquarie Bank	✓	✗	✗	✗	✗	✓	✓	✗	✗	✗
ME	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗
MyState	✗	✓	✓	✓	✗	✓	✓	✓	✗	✓
NAB	✓	✓	✓	✓	✗	✓	✓	✗	✓	✓



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	Credit Cards	Personal Loans	Deposit Accounts							
RaboDirect	✗	✗	✗	✗	✗	✓	✗	✓	✗	✗
Rural Bank Limited	✗	✗	✓	✓	✗	✓	✓	✓	✓	✓
St.George Bank	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
The Rock	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
UBank	✗	✗	✓	✓	✗	✗	✗	✓	✓	✗
Westpac	✓	✓	✓	✓	✓	✗	✗	✗	✓	✓



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	Credit Cards	Personal Loans	Deposit Accounts							
Australian Military Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
B&E Personal Banking	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Bank Australia	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
BankVic	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓
bcu	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Big Sky Building Society	✗	✗	✗	✓	✓	✓	✗	✓	✓	✓
Catalyst Money	✗	✓	✓	✓	✗	✓	✓	✓	✗	✓
Community First CU	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
CUA	✗	✓	✓	✓	✗	✓	✓	✓	✓	✓
Defence Bank	✗	✗	✗	✓	✗	✓	✗	✓	✓	✓
Easy Street Fin Services	✗	✗	✗	✓	✗	✓	✓	✓	✓	✗
ECU Australia	✗	✗	✗	✓	✓	✗	✗	✗	✓	✓
FCCS Credit Union	✗	✗	✗	✓	✗	✓	✓	✗	✓	✓
First Option Credit Union	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
G&C Mutual Bank	✓	✗	✗	✗	✗	✗	✗	✗	✓	✓
Gateway Credit Union	✗	✗	✗	✗	✗	✗	✓	✗	✓	✗
Heritage Bank	✓	✓	✓	✗	✗	✓	✗	✓	✓	✓





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	Credit Cards	Personal Loans	Deposit Accounts							
Holiday Coast CU	✓	✓	✓	✓	✗	✓	✓	✗	✓	✓
Horizon Credit Union	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓
Hume Bank	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
Illawarra CU NSW	✗	✗	✓	✓	✗	✓	✓	✓	✗	✓
IMB	✓	✓	✓	✓	✗	✓	✓	✓	✓	✓
Macquarie Credit Union	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓
My Credit Union	✗	✓	✗	✓	✗	✓	✓	✗	✓	✓
Newcastle Permanent	✓	✗	✓	✗	✗	✓	✗	✓	✓	✓
P&N Bank	✗	✗	✓	✓	✓	✓	✗	✓	✓	✓
People's Choice Credit Union	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓
Police Bank	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
QBANK	✗	✓	✗	✓	✗	✓	✗	✓	✓	✗
QT Mutual Bank	✗	✗	✗	✓	✗	✓	✗	✓	✓	✓
Qudos Bank	✗	✗	✗	✓	✗	✓	✓	✓	✓	✗
Queenslanders CU	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
Regional Australia Bank	✓	✓	✗	✓	✓	✓	✗	✗	✓	✓
SCU	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Select Encompass Credit Union	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓



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Company	Online Applications			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							
SERVICE ONE Alliance Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Teachers Mutual Bank	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
The Capricornian	✗	✗	✗	✓	✗	✓	✗	✗	✓	✓
The Mac	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
The Mutual	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Transport Mutual Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
UniBank	✗	✗	✗	✓	✗	✓	✓	✓	✓	✓
Victoria Teachers Mutual Bank	✓	✓	✓	✗	✗	✓	✓	✗	✓	✗
Woolworths Employees CU	✓	✓	✗	✓	✗	✓	✓	✗	✓	✓



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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	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓
Auswide Bank	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓
Bank of Melbourne	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Bank of Sydney	✗	✓	✗	✗	✗	✓	✗	✗	✗	✓	✓
BankSA	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Bankwest	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
Bendigo Bank	✓	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
BOQ	✗	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
Citi	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✗
HSBC	✓	✗	✓	✗	✗	✓	✓	✓	✗	✓	✓
ING DIRECT	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Bank	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
ME	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
MyState	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
NAB	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓



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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
RaboDirect	✗	✗	✗	✓	✗	✓	✓	✓	✗	✗	✓
Rural Bank Limited	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗
St.George Bank	✓	✓	✗	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✗	✗	✗	✓	✓	✓	✓	✗	✓	✓
The Rock	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
UBank	✓	✗	✓	✓	✓	✓	✓	✗	✓	✓	✓
Westpac	✗	✗	✗	✓	✓	✓	✓	✓	✓	✓	✓



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Australian Military Bank	✗	✗	✗	✓	✓	✓	✓	✗	✗	✓	✓
B&E Personal Banking	✓	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Bank Australia	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
BankVic	✗	✗	✗	✓	✗	✓	✓	✓	✗	✓	✗
bcu	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Beyond Bank	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓
Big Sky Building Society	✓	✓	✗	✓	✓	✓	✓	✗	✗	✓	✓
Catalyst Money	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
Community First CU	✓	✓	✗	✓	✗	✓	✓	✓	✗	✓	✓
CUA	✓	✓	✗	✓	✗	✓	✓	✗	✗	✓	✓
Defence Bank	✓	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓
Easy Street Fin Services	✓	✓	✗	✓	✗	✓	✓	✓	✗	✗	✓
ECU Australia	✓	✗	✗	✓	✗	✓	✓	✗	✗	✗	✓
FCCS Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓
First Option Credit Union	✓	✗	✗	✗	✓	✓	✓	✗	✗	✓	✓
G&C Mutual Bank	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Gateway Credit Union	✗	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Heritage Bank	✓	✗	✗	✓	✗	✓	✓	✓	✗	✓	✓



# Mobile Banking Award

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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
Holiday Coast CU	✓	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Horizon Credit Union	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Hume Bank	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Illawarra CU NSW	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✗
IMB	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓
Macquarie Credit Union	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
My Credit Union	✗	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓
Newcastle Permanent	✓	✗	✗	✗	✗	✓	✓	✓	✗	✓	✓
P&N Bank	✓	✓	✓	✗	✗	✓	✓	✗	✗	✗	✓
People's Choice Credit Union	✗	✓	✗	✓	✓	✓	✓	✗	✗	✓	✓
Police Bank	✗	✗	✓	✓	✓	✓	✓	✗	✗	✓	✓
QBANK	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
QT Mutual Bank	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓
Qudos Bank	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Queenslanders CU	✓	✗	✓	✓	✗	✗	✗	✗	✗	✗	✓
Regional Australia Bank	✓	✓	✗	✓	✗	✓	✓	✗	✗	✓	✓
SCU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓
Select Encompass Credit Union	✓	✗	✗	✓	✓	✓	✓	✓	✗	✓	✗



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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
SERVICE ONE Alliance Bank	✗	✗	✗	✗	✗	✓	✓	✗	✗	✗	✓
Teachers Mutual Bank	✗	✓	✓	✗	✗	✓	✓	✗	✗	✓	✓
The Capricornian	✓	✗	✗	✗	✗	✓	✓	✗	✗	✗	✓
The Mac	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✗
The Mutual	✓	✗	✗	✗	✗	✓	✓	✗	✗	✓	✓
Transport Mutual Credit Union	✗	✗	✗	✓	✗	✓	✓	✗	✗	✗	✗
UniBank	✗	✓	✓	✗	✗	✓	✓	✗	✗	✓	✓
Victoria Teachers Mutual Bank	✓	✗	✓	✓	✗	✓	✓	✗	✗	✓	✓
Woolworths Employees CU	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓