

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.

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	~	×	×	~	V	~	×	×	V
ANZ	✓	✓	~	✓	~	×	V	×	×
Auswide Bank	×	×	X	✓	~	~	×	×	~
Bank of Melbourne	✓	×	X	✓	~	~	✓	~	~
Bank of Sydney	✓	✓	~	X	×	×	×	×	×
BankSA	✓	×	X	✓	~	~	~	✓	~
Bankwest	✓	✓	X	✓	~	×	×	×	~
Bendigo Bank	×	×	X	✓	~	×	~	×	~
вод	×	×	X	X	×	×	×	×	×
Citi	✓	×	X	✓	~	×	V	×	~
Commonwealth Bank	✓	×	X	✓	~	~	V	✓	~
Delphi Bank	×	✓	~	X	×	×	×	×	×
HSBC	×	✓	~	V	V	×	V	✓	~
ING DIRECT	✓	✓	~	V	V	~	V	×	~
Macquarie Bank	✓	✓	~	~	~	~	✓	×	~
ME	×	~	~	~	✓	~	×	×	V
MyState	×	✓	~	X	×	×	×	×	×
NAB	~	×	X	✓	V	~	✓	×	✓



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RaboDirect	×	~	✓	×	×	~	×	×	✓
Rural Bank Limited	×	×	×	~	✓	×	×	×	~
St.George Bank	✓	×	×	✓	✓	✓	✓	~	✓
Suncorp Bank	✓	×	×	✓	✓	~	×	×	✓
The Rock	×	✓	✓	X	×	×	×	×	×
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	~	✓	×	~	~	~	✓	×	X
B&E Personal Banking	×	×	×	~	✓	~	×	×	V
Bank Australia	~	✓	✓	~	✓	×	✓	×	V
BankVic	×	✓	~	~	V	~	×	×	V
bcu	×	✓	~	~	V	~	×	×	V
Beyond Bank	~	✓	~	~	V	~	×	×	✓
Big Sky Building Society	~	✓	✓	~	V	~	×	×	✓
Catalyst Money	~	~	~	~	V	×	×	×	✓
Community First CU	~	✓	✓	~	V	~	✓	×	✓
CUA	~	✓	✓	×	×	×	×	×	✓
Defence Bank	~	✓	✓	~	V	×	×	×	×
Easy Street Fin Services	~	✓	✓	~	V	~	✓	×	✓
ECU Australia	×	✓	✓	~	V	×	×	×	✓
FCCS Credit Union	×	✓	✓	~	V	×	×	×	V
First Option Credit Union	V	~	~	~	V	×	×	×	V
G&C Mutual Bank	×	×	×	~	V	×	×	×	V
Gateway Credit Union	×	~	~	×	×	×	×	×	X
Heritage Bank	×	×	×	×	×	~	×	×	×



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



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SERVICE ONE Alliance Bank	×	×	×	✓	✓	×	×	×	✓
Teachers Mutual Bank	~	~	~	~	✓	×	×	×	~
The Capricornian	X	~	✓	~	✓	×	×	×	~
The Mac	✓	✓	✓	~	✓	×	X	×	~
The Mutual	×	✓	✓	~	V	~	~	×	~
Transport Mutual Credit Union	×	✓	✓	~	~	~	~	×	~
UniBank	✓	~	~	✓	✓	×	×	×	~
Victoria Teachers Mutual Bank	×	✓	~	~	~	~	×	×	X
Woolworths Employees CU	X	/	✓	~	✓	~	X	×	✓



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Website

		Online Applicatio	ons	Savings	Investment	Quick Links to	Quick Links to	Direct Links	ATM by	Branch by
Company	Credit Cards	Personal Loans	Deposit Accounts	Calculator	Calculator	Rates & Fees	Latest Offers	to PDS Document	Postcode/ Suburb	Address
AMP Bank	×	X	✓	✓	✓	✓	✓	✓	~	×
ANZ	×	×	×	~	×	X	×	×	~	~
Auswide Bank	×	X	×	✓	×	~	✓	✓	~	~
Bank of Melbourne	~	~	~	×	×	✓	✓	✓	~	~
Bank of Sydney	✓	×	×	×	×	✓	✓	✓	~	~
BankSA	✓	~	•	×	×	✓	✓	✓	~	~
Bankwest	✓	✓	•	✓	×	✓	✓	✓	~	~
Bendigo Bank	✓	✓	•	✓	✓	✓	✓	✓	~	~
BOQ	×	×	×	✓	×	×	×	×	~	~
Citi	✓	✓	•	×	×	✓	✓	✓	×	~
Commonwealth Bank	✓	✓	•	✓	×	✓	✓	✓	~	~
Delphi Bank	×	×	×	×	×	×	×	×	×	×
HSBC	~	✓	✓	×	×	×	✓	×	~	~
ING DIRECT	×	×	~	~	×	✓	×	✓	×	×
Macquarie Bank	✓	X	×	×	×	✓	✓	×	×	×
ME	×	X	×	×	×	X	X	×	~	×
MyState	×	~	✓	✓	×	✓	✓	✓	×	~
NAB	~	~	✓	✓	×	~	✓	×	~	~



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	C	Online Application	ons	Savings		Quiek Linke to		Direct Links	ATM by	Branch by
Company	Credit Cards	Personal Loans	Deposit Accounts	Calculator	Calculator	Rates & Fees	Quick Links to Latest Offers	to PDS Document	Postcode/ Suburb	Address
RaboDirect	×	×	×	×	×	✓	X	✓	×	×
Rural Bank Limited	×	×	✓	~	×	✓	✓	✓	~	✓
St.George Bank	~	✓	✓	×	×	✓	✓	✓	~	✓
Suncorp Bank	✓	✓	✓	~	✓	✓	✓	✓	~	✓
The Rock	×	×	×	×	×	×	×	×	×	×
UBank	×	×	~	~	×	×	×	✓	~	×
Westpac	~	✓	✓	✓	✓	X	X	×	~	~



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Company	Credit Cards	Personal Loans	Deposit Accounts	Calculator	Calculator	Rates & Fees	Latest Offers	to PDS Document	Postcode/ Suburb	Address
Australian Military Bank	~	✓	✓	✓	✓	✓	✓	✓	~	~
B&E Personal Banking	✓	~	✓	✓	×	✓	✓	✓	~	✓
Bank Australia	~	~	×	✓	×	~	✓	✓	✓	~
BankVic	~	~	~	✓	×	~	✓	✓	×	~
bcu	~	~	~	✓	~	~	X	~	✓	~
Beyond Bank	✓	~	~	✓	~	✓	~	~	~	~
Big Sky Building Society	×	×	×	✓	~	✓	X	~	~	✓
Catalyst Money	×	~	~	✓	×	~	✓	~	×	~
Community First CU	×	×	×	✓	×	✓	✓	~	✓	~
CUA	×	✓	✓	✓	×	✓	✓	✓	✓	~
Defence Bank	×	×	×	✓	×	~	X	✓	✓	~
Easy Street Fin Services	×	×	×	✓	×	✓	✓	~	✓	×
ECU Australia	×	X	×	✓	~	×	X	×	✓	~
FCCS Credit Union	×	×	×	~	×	~	~	×	~	~
First Option Credit Union	~	~	~	✓	~	✓	X	~	✓	~
G&C Mutual Bank	~	×	×	×	×	×	×	×	~	~
Gateway Credit Union	×	×	×	×	×	×	~	×	~	×
Heritage Bank	✓	~	~	×	×	✓	X	✓	~	~



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Company	Credit Cards	Personal Loans	Deposit Accounts	Calculator	Calculator	Rates & Fees	Quick Links to Latest Offers	to PDS Document	Postcode/ Suburb	Address
Holiday Coast CU	✓	✓	✓	✓	×	✓	V	×	~	~
Horizon Credit Union	×	×	X	✓	×	~	×	×	✓	~
Hume Bank	✓	~	×	✓	✓	~	~	~	~	~
Illawarra CU NSW	×	×	✓	✓	×	~	✓	✓	×	~
IMB	~	✓	✓	✓	×	~	✓	~	~	~
Macquarie Credit Union	~	✓	✓	✓	~	~	×	~	~	~
My Credit Union	×	✓	×	✓	×	~	✓	×	~	~
Newcastle Permanent	~	×	✓	×	×	~	×	~	~	~
P&N Bank	×	×	~	✓	~	~	×	~	✓	~
People's Choice Credit Union	V	✓	X	✓	×	~	✓	✓	~	~
Police Bank	~	✓	X	✓	~	~	✓	~	~	~
QBANK	×	~	×	✓	×	~	×	~	✓	×
QT Mutual Bank	×	×	×	✓	×	~	×	~	✓	~
Qudos Bank	×	×	×	✓	×	✓	✓	✓	✓	×
Queenslanders CU	~	✓	✓	✓	~	✓	X	×	✓	~
Regional Australia Bank	✓	~	X	✓	✓	✓	×	×	~	~
SCU	×	×	×	×	×	×	X	×	×	×
Select Encompass Credit Union	~	V	~	~	~	✓	X	X	/	V



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Company	C	Online Application	ons	Savings	Investment			Direct Links	ATM by	Due walk have
Company	Credit Cards	Personal Loans	Deposit Accounts	Calculator	Calculator	Rates & Fees	Quick Links to Latest Offers	to PDS Document	Postcode/ Suburb	Branch by Address
SERVICE ONE Alliance Bank	×	×	×	×	×	×	X	×	×	×
Teachers Mutual Bank	×	×	×	~	×	~	~	✓	~	~
The Capricornian	×	×	×	~	×	✓	X	×	~	~
The Mac	×	×	×	×	×	×	X	×	~	~
The Mutual	✓	✓	✓	~	✓	✓	✓	✓	~	~
Transport Mutual Credit Union	×	×	×	×	×	×	×	×	×	~
UniBank	×	×	×	~	×	✓	✓	✓	~	~
Victoria Teachers Mutual Bank	✓	✓	~	×	×	~	✓	×	~	×
Woolworths Employees CU	~	✓	×	✓	×	✓	✓	X	~	~



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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	×	×	×	V	×	V	~	~	~	V	V
ANZ	X	X	×	~	~	✓	~	✓	~	~	✓
Auswide Bank	X	X	×	~	×	✓	~	✓	×	~	✓
Bank of Melbourne	~	~	×	~	~	✓	~	~	✓	~	✓
Bank of Sydney	×	~	×	×	×	~	×	×	×	~	✓
BankSA	✓	~	×	~	~	~	~	~	•	~	✓
Bankwest	✓	~	~	~	~	~	~	×	×	~	✓
Bendigo Bank	✓	×	×	~	~	~	~	×	×	~	✓
воо	X	X	×	×	×	~	~	~	×	~	~
Citi	~	~	~	×	~	~	~	~	~	~	~
Commonwealth Bank	~	~	~	~	~	~	~	~	~	~	~
Delphi Bank	X	X	×	×	×	×	×	×	×	~	×
HSBC	✓	X	~	×	×	~	~	✓	×	~	✓
ING DIRECT	~	~	~	~	~	✓	V	✓	V	~	✓
Macquarie Bank	×	X	×	~	~	~	~	×	×	~	✓
ME	×	×	×	~	~	✓	V	×	×	~	✓
MyState	×	×	×	×	×	✓	V	×	×	V	~
NAB	X	X	X	✓	✓	✓	V	V	~	~	/



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Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification		Specific Android App			ATM Location by Current Location	Secondary Authentication Available
RaboDirect	×	×	×	V	×	V	~	~	×	X	V
Rural Bank Limited	×	×	×	~	×	×	×	×	×	X	×
St.George Bank	~	~	×	~	~	✓	✓	~	~	~	✓
Suncorp Bank	~	×	×	×	~	✓	✓	~	×	~	~
The Rock	×	×	×	×	×	✓	✓	×	×	~	~
UBank	~	×	~	~	~	✓	✓	×	~	✓	~
Westpac	×	×	×	~	~	~	~	✓	✓	~	✓



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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
Australian Military Bank	×	×	×	~	~	V	~	×	×	✓	V
B&E Personal Banking	~	×	×	~	×	✓	~	×	×	~	✓
Bank Australia	~	~	~	~	~	~	~	✓	×	~	✓
BankVic	X	×	×	~	×	✓	~	~	×	~	×
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	X	X	×	×	×	✓	~	×	×	✓	✓
Heritage Bank	~	×	×	✓	×	✓	✓	~	×	✓	✓



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



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Company	Customised Alerts	Overdrawn Fee Alert	Online Chat	PIN Password	Fingerprint Verification		Specific Android App	_	Smartwatch App	ATM Location by Current Location	Secondary Authentication Available
SERVICE ONE Alliance Bank	×	×	×	×	×	✓	~	×	×	×	V
Teachers Mutual Bank	×	~	~	×	×	✓	~	×	×	~	✓
The Capricornian	✓	×	×	×	×	✓	~	×	×	X	✓
The Mac	×	×	×	~	×	~	✓	×	×	✓	×
The Mutual	✓	×	×	×	×	✓	✓	×	×	~	✓
Transport Mutual Credit Union	×	×	×	~	×	✓	✓	×	×	×	×
UniBank	×	~	~	×	×	~	✓	×	×	✓	~
Victoria Teachers Mutual Bank	✓	×	~	~	×	✓	~	×	×	✓	~
Woolworths Employees CU	X	×	×	~	×	~	~	×	×	✓	/