



# Online Banking Award

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## Online Banking - Bank

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	✓	✗	✓	✗	✗	✓	✗	✗	✗
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	✗	✗	✓	✗	✗	✗	✓	✗	✗



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



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## Online Banking - Customer Owned

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
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	✗	✗	✗	✓	✗	✗	✗	✗	✗



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Heritage Bank	✗	✗	✓	✗	✗	✗	✓	✗	✗
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	✓	✗	✗	✗	✓	✗	✗	✗	✗



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SCU	✗	✗	✗	✗	✗	✓	✗	✗	✗
Select Encompass Credit Union	✓	✗	✗	✗	✗	✗	✗	✗	✗
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	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	✓	✓	✓	✓	✓	✗	✓	✓	✗	✗
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	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓



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NAB	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
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	✗	✓	✓	✗	✓	✗	✗	✗	✗	✓





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Heritage Bank	✓	✓	✓	✗	✓	✓	✓	✗	✗	✓
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	✗	✓	✓	✓	✓	✗	✓	✓	✓	✓



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SCU	✗	✗	✗	✗	✗	✗	✗	✗	✗	✗
Select Encompass Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✗	✓
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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## 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
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	✗	✗	✗	✓	✗	✓	✓	✗	✗	✓	✓