



# METHODOLOGY

## BANK OF THE YEAR – AGRIBUSINESS

### JUNE 2018

#### OVERALL METHODOLOGY

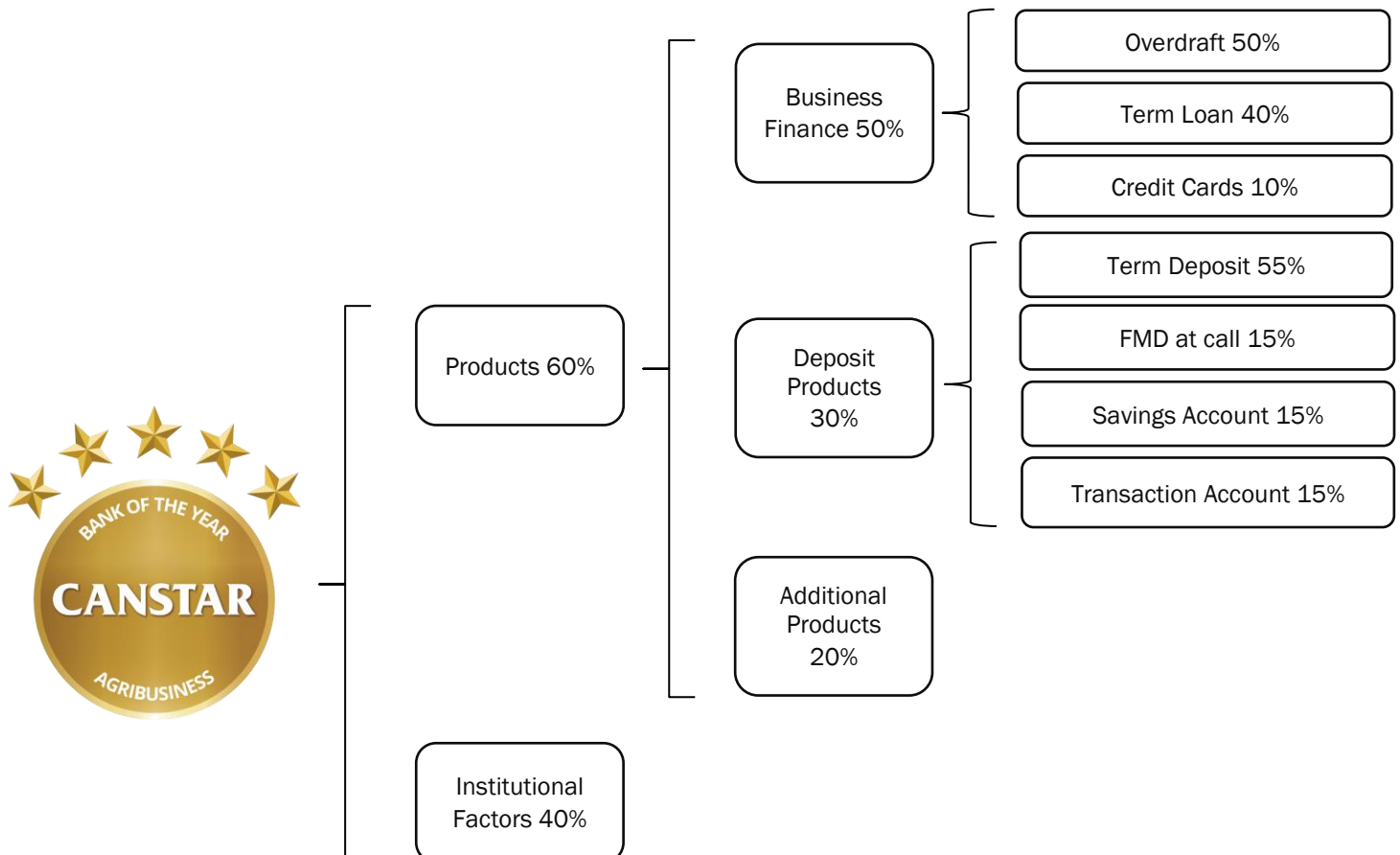
In conjunction with the Canstar's business banking star ratings, Canstar's Agribusiness Award is awarded to the institution that provides a strong combination of products across the business banking star ratings profiles, as well as excelling in a range of institutional factors.

The award aims to give recognition to the institution that backs up quality products with great service to agribusiness customers. Institutional factors that were considered include:

- Relationship managers
- Online banking functionality
- Other specialist services; and
- Information and education services

The institution who cumulatively receives the highest score across the areas of consideration will be awarded Canstar's Bank of the Year – Agribusiness award.

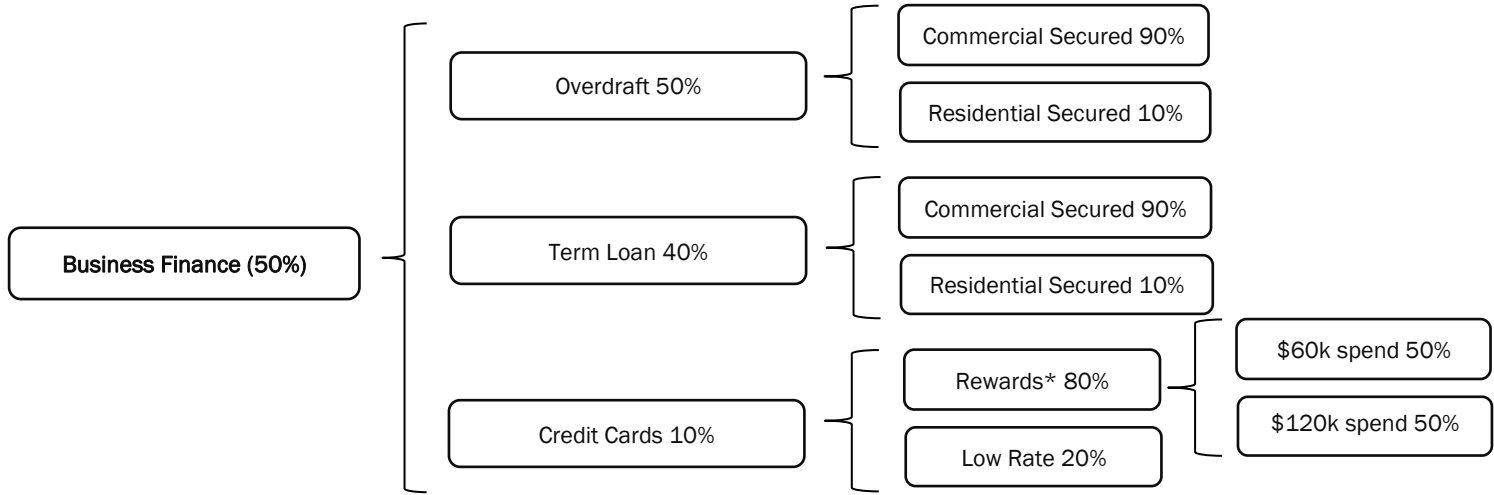
The breakdown of weighting for each category is displayed in the following methodology tree.



**Business finance**

The methodology applied for Term loan, Overdraft and Credit Cards is that used in Australian Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

In both the Term Loan and Overdraft, 90% of the total weight has been placed in the commercial secured products. The Credit Card Rewards profile contributes 80% to the total credit card score.

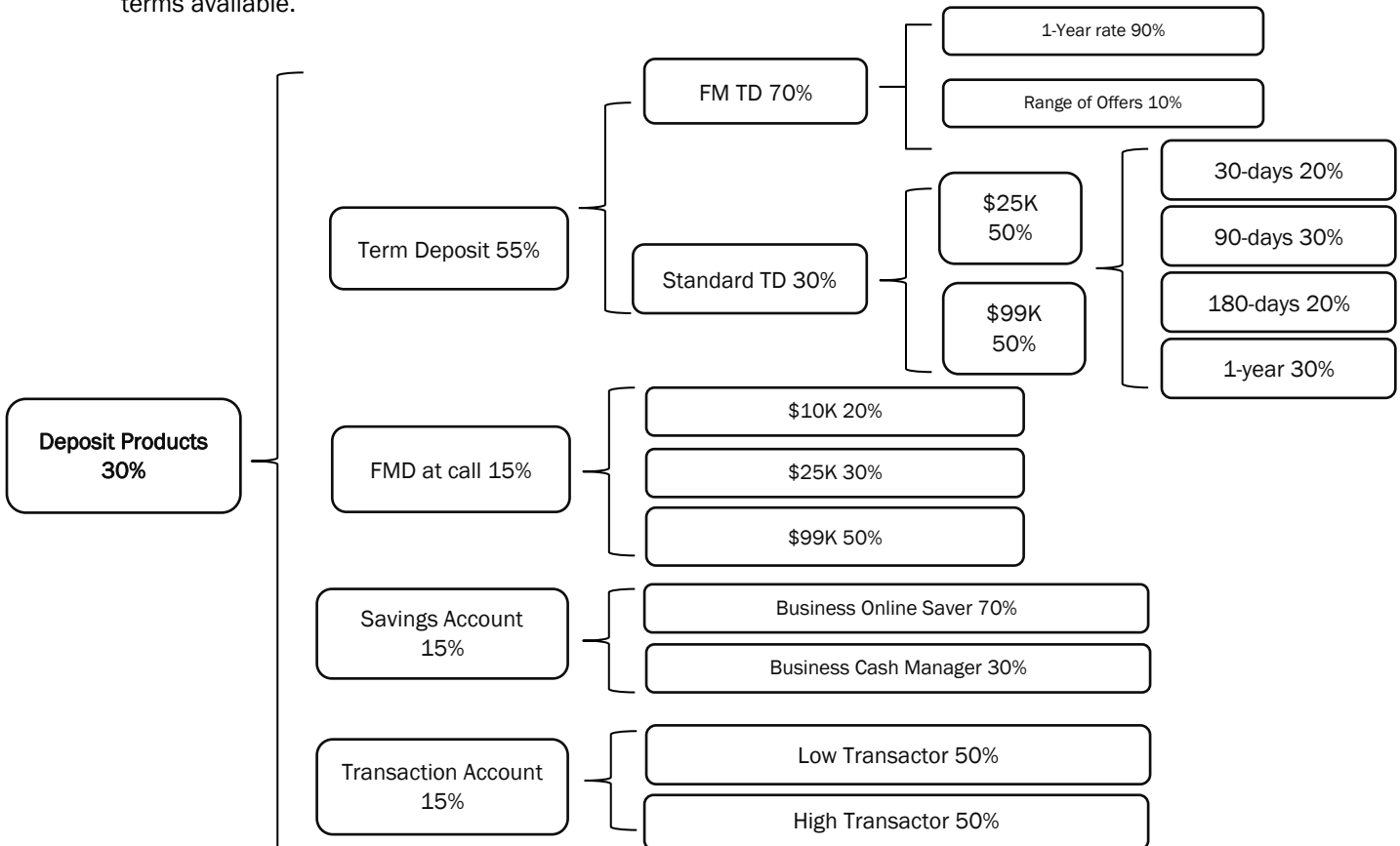


\*Credit Card Rewards performance is be taken as the best performing product from either the “Rewards” or “Frequent Flyer” methodology

**Deposit products**

The methodology applied for Savings account and Transaction account is that used in Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

Term deposit and FMD at call sections are predominately rate-based calculations with no consideration placed on product features. Within Farm Management Term Deposits the range of offers are considered i.e. the amount of terms available.



**Additional Products (20%)**

Additional Product Category	Weight
Equipment Finance Seasonal Finance	15% each
Environment Loan Special Purpose Loan Risk Management Investments Multiple Product Discounts Insurances International Banking	10% each

**Institutional factors**

Along with the considering the product offering of each participating institution, Canstar consider a range of institutional factors. Due to the specialist nature of the various types of agribusinesses, it is important that an institution is able to provide the necessary support and services. Within this section an institutions offering will be considered against its peers across their network of relationship managers, the range of additional products offered, other specialist services, online banking offering and information and education services.

Feature Category	Weight			
<b>Agribusiness Relationship Managers</b>	<b>60%</b>			
<b>Agribusiness Managers</b>		50%		
<i>Customer to manager ratio</i>			45%	
<i>Number of relationship managers</i>			35%	
<i>Accessibility</i>			20%	
<b>Physical Presence</b>		25%		
<i>Branches</i>			80%	
<i>Regional</i>				80%
<i>Major City</i>				20%
<i>Centres</i>			20%	
<b>Other Specialist Services</b>		15%		
<b>Phone Support</b>		10%		
<b>Information and Education Resources</b>	<b>20%</b>			
<i>Tools and Calculators</i>		65%		
<i>Benchmarking</i>		20%		
<i>Sponsorship and Support</i>		15%		
<b>Online Banking Functionality</b>	<b>20%</b>			

The number of branches and agribusiness managers are weighted based on the number of farms in each state according to the Australia Bureau of Statistics.

Area classifications for major city / regional are as per the Australian Statistical Geography standard (ASGS) Remoteness Structure

### Online Banking Functionality

Additional Product Category	Weight
Transaction History	25%
Payroll	25%
Self Service	20%
Payments	15%
Security Limits	15%

### How often are Agribusiness products reviewed for award purposes?

All ratings are fully recalculated every 12 months, based on the latest features offered by each institution. CANSTAR also monitors changes on an ongoing basis. The CANSTAR Agribusiness Award will be decided once a year.

### 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](http://www.canstar.com.au)



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

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