Customer Owned Institution of the Year Award

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.

Customer Owned

Company	Home Loans Available	Personal Loans Available	Low Rate Credit Card Availble	Rewards Credit Card Availble	Deposit Accounts Available	Travel Insurance	Income Protection	Life Insurance	Motor Vehicle Insurance	Home and Contents Insurance
Australian Military Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank Australia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank First	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank of us	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
BankVic	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
bcu	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Community First CU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
CUA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Easy Street Fin Services	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Endeavour Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
FCCS Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
First Option Credit Union	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
G&C Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gateway Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Greater Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Heritage Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Holiday Coast CU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Horizon Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Hume Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Hunter United	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Illawarra CU NSW	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.

Customer Owned Institution of the Year Award

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.

Customer Owned

Company	Home Loans Available	Personal Loans Available	Low Rate Credit Card Availble	Rewards Credit Card Availble	Deposit Accounts Available	Travel Insurance	Income Protection	Life Insurance	Motor Vehicle Insurance	Home and Contents Insurance
IMB	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
MOVE - People Driven Banking	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Nexus Mutual	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Northern Inland CU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
P&N Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
People's Choice Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Police Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
QBANK	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Qudos Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RACQ Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regional Australia Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
SCU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
SERVICE ONE Alliance Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Summerland Credit Union	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Teachers Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
The Mac	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
The Mutual	✓	✗	✗	✗	✓	✓	✓	✓	✓	✓
Transport Mutual Credit Union	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
UniBank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Woolworths Employees CU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓

This Report should be read together with the Methodology document. Together the two documents form the research report in relation to the subject matter.