



Online Banking 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.

Online Banking - Bank

Company	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles
AMP Bank	X	X	X	✓	✓	✓	✓	✓
ANZ	Desktop	X	Desktop	Desktop	Desktop	Desktop	Desktop	Desktop
Arab Bank Australia	X	Desktop	X	X	Desktop	Desktop	X	X
Bank of Melbourne	✓	✓	Desktop	Desktop	✓	✓	Desktop	✓
Bank of Sydney	✓	✓	X	X	✓	✓	X	X
BankSA	✓	✓	Desktop	X	✓	✓	Desktop	✓
Bankwest	Desktop	✓	Desktop	Desktop	✓	✓	✓	X
Bendigo Bank	✓	X	Desktop	✓	✓	✓	✓	✓
BOQ	Desktop	X	✓	Desktop	X	✓	X	X
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	X	X	X	Desktop	X	Desktop	X	Desktop
Firstmac	X	X	X	X	X	✓	X	X
HSBC	✓	✓	X	Desktop	✓	✓	X	Desktop
ING	✓	✓	X	Desktop	Desktop	✓	✓	✓
Macquarie Bank	X	✓	✓	✓	Desktop	Desktop	Desktop	✓
ME	X	✓	Desktop	Desktop	Desktop	Desktop	Desktop	X
MyState	X	✓	Desktop	Desktop	✓	Desktop	X	X
NAB	✓	✓	Desktop	Desktop	✓	✓	X	✓
Rural Bank Limited	X	X	Desktop	X	✓	X	X	X



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Company	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles
St.George Bank	✓	✓	Desktop	Desktop	✓	✓	Desktop	✓
Suncorp Bank	Desktop	✓	✓	✓	✓	✓	✓	✓
The Rock	✗	✓	✓	Desktop	✗	Desktop	✗	✗
UBank	✗	Desktop	✗	Desktop	✓	✓	✓	✗
Westpac	✓	✓	✓	Desktop	✓	✓	✓	✓



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Online Banking - Customer Owned

Company	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles
Australian Military Bank	✗	Mobile	✓	✗	✓	✓	✓	✓
Bank Australia	✓	✗	✓	Desktop	✓	✓	Desktop	Desktop
Bank First	✗	Mobile	Desktop	✓	✓	✓	✗	✗
Bank of us	✗	✗	✗	✗	✗	✓	✗	✗
bcu	✗	Mobile	Desktop	✓	✓	✓	Desktop	✓
Beyond Bank	✓	✗	Desktop	✓	✓	✓	✓	✓
Big Sky Building Society	✗	Desktop	✗	✗	✗	✓	✗	✓
Catalyst Money	Desktop	✓	✗	✓	Desktop	✓	Desktop	✗
Community First CU	Desktop	✗	Desktop	Desktop	Desktop	✓	Desktop	✗
CUA	✗	✗	Desktop	✗	✗	✓	✓	✗
Easy Street Fin Services	✗	✗	✗	✗	✗	✓	✗	✗
ECU Australia	✗	✗	✗	Desktop	✗	✓	✗	✓
Endeavour Mutual Bank	Desktop	Mobile	✗	✗	Desktop	Mobile	✗	✗
FCCS Credit Union	✗	✗	✓	Desktop	Desktop	✓	✗	✓
First Option Credit Union	Desktop	✗	✗	✗	✓	✓	✗	✗
G&C Mutual Bank	Desktop	✗	Desktop	Mobile	✗	Mobile	✗	✗
Gateway Bank	✗	✗	✗	Desktop	✗	Desktop	✗	✗
Greater Bank	✗	Mobile	Desktop	✓	✓	Desktop	Desktop	✗
Heritage Bank	✗	Mobile	Desktop	Desktop	✓	Desktop	✓	✓



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Company	International Transfer	Temporary Lock/Hold on Credit/Debit Card	BPAY View	Budget Planner Available	Deposit Online Application	Mortgage Repayment Calculator	Mortgage Total Cost Calculator	Financial Markets Articles
Holiday Coast CU	X	X	Desktop	X	Desktop	✓	X	X
Horizon Credit Union	Desktop	X	X	X	X	Mobile	X	X
Hume Bank	Desktop	Mobile	Desktop	Desktop	Desktop	✓	Desktop	X
Hunter United	X	X	Desktop	X	X	✓	X	X
Illawarra CU NSW	Desktop	✓	X	✓	X	✓	X	X
IMB	X	X	✓	✓	✓	✓	Desktop	✓
Macquarie Credit Union	X	X	X	X	✓	X	X	X
MOVE - People Driven Banking	X	Mobile	X	X	Desktop	Mobile	X	X
Newcastle Permanent	X	✓	Desktop	X	✓	✓	X	X
Nexus Mutual	Desktop	X	✓	Desktop	X	✓	✓	✓
Northern Inland CU	Desktop	Mobile	X	X	X	✓	X	X
P&N Bank	Desktop	X	X	X	Desktop	✓	✓	✓
People's Choice Credit Union	Desktop	X	Desktop	X	✓	✓	Desktop	X
Police Bank	X	Mobile	Desktop	X	X	✓	Desktop	✓
QBANK	Desktop	Mobile	✓	Desktop	Desktop	✓	Desktop	✓
Qudos Bank	Desktop	X	Desktop	X	Desktop	Desktop	X	X
RACQ Bank	X	X	X	X	X	Desktop	X	Desktop
Regional Australia Bank	✓	X	X	X	X	X	X	✓
Summerland Credit Union	Desktop	Desktop	Desktop	X	Desktop	Mobile	X	X



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Teachers Mutual Bank	X	X	Desktop	X	X	✓	Mobile	Mobile
The Capricornian	Desktop	Mobile	Desktop	✓	X	Mobile	X	X
The Mutual	X	X	✓	✓	Desktop	✓	X	X
Transport Mutual Credit Union	X	X	✓	X	X	Desktop	X	X
Woolworths Employees CU	Desktop	X	X	X	X	✓	✓	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	Smartwatch App	Contactless Payments	ATM Location by Current Location	Secondary Authentication Available
AMP Bank	Mobile	✗	✗	Mobile	✓	✓	✓	✓	✗	✓	✓
ANZ	✗	✗	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Arab Bank Australia	Desktop	✗	✗	✗	✗	✓	✓	✗	✓	Desktop	✗
Bank Australia	✓	✗	✗	Mobile	✓	✓	✓	✗	✓	✓	✓
Bank First	Desktop	Desktop	✗	Mobile	✓	✓	✓	✗	✗	✓	✓
Bank of Melbourne	✓	✓	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Bank of Sydney	Desktop	Desktop	✗	Mobile	✓	✓	✓	✗	✗	Mobile	✓
Bank of us	✓	Desktop	✗	Mobile	✓	✓	✓	✗	✗	✓	✓
BankSA	✓	✓	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Bankwest	Desktop	Mobile	Desktop	Mobile	✓	✓	✓	✗	✓	✓	✗
bcu	✓	✗	✗	✓	✗	✓	✓	✗	✓	Mobile	✓
Bendigo Bank	Desktop	✗	✗	✓	✓	✓	✓	✗	✗	Mobile	✗
Beyond Bank	✓	✗	Desktop	✓	✓	✓	✓	✗	✓	✓	✓
BOQ	Desktop	Desktop	✗	✗	✗	✓	✓	✗	✗	✓	✓
Catalyst Money	✗	✗	✗	Mobile	✓	✓	✓	✗	✓	Mobile	✓
Commonwealth Bank	✓	Desktop	✓	Mobile	✓	✓	✓	✓	✓	✓	✓
Community First CU	Desktop	Desktop	✗	✓	✗	✗	✗	✗	✓	Desktop	✗
CUA	✓	✗	✗	✓	✓	✓	✓	✗	✓	✓	✓



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Easy Street Fin Services	X	X	X	✓	X	X	X	X	✓	X	X
Endeavour Mutual Bank	Desktop	Desktop	Desktop	Mobile	✓	✓	✓	X	✓	Mobile	Desktop
FCCS Credit Union	X	X	X	✓	X	✓	✓	✓	X	✓	✓
First Option Credit Union	Desktop	Desktop	X	Mobile	✓	X	✓	X	✓	Mobile	✓
Firstmac	X	X	✓	X	X	✓	✓	X	X	X	✓
G&C Mutual Bank	X	X	X	✓	X	✓	✓	X	X	Mobile	Desktop
Gateway Bank	✓	X	X	Mobile	✓	✓	✓	X	X	X	X
Greater Bank	✓	X	X	Mobile	✓	✓	✓	X	✓	✓	✓
Horizon Credit Union	Desktop	Desktop	Desktop	✓	X	✓	✓	X	✓	Mobile	✓
HSBC	Desktop	X	Desktop	X	✓	✓	✓	X	✓	Desktop	✓
Hume Bank	X	X	X	Mobile	✓	✓	✓	X	✓	✓	✓
Hunter United	Desktop	X	X	✓	X	X	X	X	X	X	✓
Illawarra CU NSW	X	X	X	Mobile	✓	✓	✓	X	✓	Mobile	✓
IMB	X	X	✓	Mobile	✓	✓	✓	X	X	✓	✓
ING	Desktop	Desktop	Desktop	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Bank	Mobile	X	X	Mobile	✓	✓	✓	X	✓	X	✓
Macquarie Credit Union	X	X	X	✓	X	X	X	X	X	X	✓
ME	X	X	X	Mobile	✓	✓	✓	X	X	Desktop	X



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MOVE - People Driven Banking	Desktop	✗	✗	Mobile	✓	✓	✓	✗	✗	Mobile	Desktop
MyState	✗	✗	✗	Mobile	✗	✓	✓	✗	✓	✗	✓
NAB	✗	Desktop	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✗	✗	Mobile	✗	✓	✓	✗	✗	✓	✓
Nexus Mutual	Desktop	✗	✗	Mobile	✓	✓	✓	✗	✓	Mobile	Desktop
Northern Inland CU	Desktop	Desktop	✗	Mobile	✓	✗	✗	✗	✗	✗	✓
P&N Bank	✓	✗	Desktop	Mobile	✓	✓	✓	✗	✓	Mobile	✗
People's Choice Credit Union	✗	✗	✗	Mobile	✓	✓	✓	✗	✓	✓	Desktop
Police Bank	✗	✗	✗	Mobile	✓	✓	✓	✗	✓	Mobile	Desktop
QBANK	Desktop	Desktop	✗	Mobile	✓	✓	✓	✗	✓	Mobile	✓
Qudos Bank	Desktop	✗	Desktop	Mobile	✓	✗	✗	✗	✗	Mobile	✓
RACQ Bank	✗	✗	✗	Mobile	✗	✓	✓	✗	✓	✗	Mobile
Rural Bank Limited	✗	✓	✗	Mobile	✗	✓	✓	✗	✗	✗	✓
St.George Bank	✓	✓	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Summerland Credit Union	✓	✗	✗	Mobile	✗	✓	✓	✗	✗	✓	Desktop
Suncorp Bank	Desktop	Desktop	✗	Mobile	✓	✓	✓	✗	✓	✓	✓
The Capricornian	Desktop	✗	✗	✗	✗	✓	✓	✗	✗	Mobile	✓
The Rock	✗	✗	✗	✓	✗	✓	✓	✗	✓	✗	✓



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Transport Mutual Credit Union	Desktop	X	X	✓	X	✓	✓	X	X	✓	✓
UBank	X	X	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Westpac	✓	Desktop	Desktop	Mobile	✓	✓	✓	✓	✓	✓	✓
Woolworths Employees CU	X	X	X	Mobile	X	✓	✓	X	✓	X	✓