



# Bank and Customer Owned Institution of the Year Award

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## Customer Owned

Company	Residential Home Loan Available	Investment Home Loan Available	Low Rate Credit Card Available	Rewards Credit Card Available	Flexible Saver Available	Regular Saver Available	High Transactor	Low Transactor	Personal Loans Available	Term Deposits Available
Australian Military Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Australian Unity	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank First	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank of us	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
BankVic	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
CUA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Credit Union SA	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Endeavour Mutual Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
G&C Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gateway Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Geelong Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Greater Bank	✓	✓	✗	✗	✗	✓	✓	✓	✓	✓
Heritage Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Horizon Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Hume Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
IMB	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Illawarra Credit Union	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
MOVE Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Macquarie Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓



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People's Choice Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
QBANK	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Qudos Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Queensland Country Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✗
RACQ Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Regional Australia Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Sydney Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Teachers Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
The Capricornian	✓	✓	✗	✗	✓	✗	✓	✓	✓	✓
The Mac	✓	✓	✗	✗	✓	✗	✓	✓	✓	✓
The Mutual Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
Transport Mutual Credit Union	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓



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86 400	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗
AMP Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
ANZ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Arab Bank Australia	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
BOQ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank of China	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗
Bank of Sydney	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
Bankwest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bendigo Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Citi	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✓	✓	✗	✗	✓	✗	✓	✓	✗	✓
HSBC	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ING	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ME	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Macquarie Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
MyState Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
NAB	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
St.George Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
UBank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓



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Westpac	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓