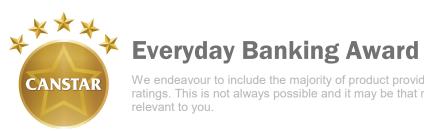


We endeavour to include the majority of product providers in the market and to compare the product features most relevant to consumers in our ratings. This is not always possible and it may be that not every product in the market is included in the rating nor every feature compared that is relevant to you.

Everyday Banking Award

Company	Transaction Account Assessed in Award		Credit Card Assessed in Award				
	High Transactor	Low Transactor	Low Rate	Low Fee	Frequent Flyer	Reward	
ANZ	✓	✓	✓	✓	✓	✓	
Australian Military Bank	✓	✓	✓	✓	X	X	
Australian Unity	✓	✓	✓	✓	X	X	
Bank First	✓	✓	✓	✓	X	X	
Bank of us	✓	✓	✓	✓	X	X	
BankVic	✓	✓	✓	✓	X	✓	
Bankwest	✓	✓	✓	✓	✓	✓	
Bendigo Bank	✓	✓	✓	✓	✓	✓	
Beyond Bank	✓	✓	✓	✓	X	X	
BOQ	✓	✓	✓	✓	✓	✓	
Citi	✓	✓	✓	✓	✓	✓	
Commonwealth Bank	✓	✓	✓	✓	✓	✓	
G&C Mutual Bank	✓	✓	✓	✓	✓	X	
Geelong Bank	✓	✓	✓	✓	X	X	
Great Southern Bank	✓	✓	✓	✓	X	✓	
Greater Bank	✓	✓	✓	✓	X	X	
Heritage Bank	✓	✓	✓	✓	X	X	
Horizon Bank	✓	✓	✓	✓	X	X	
HSBC	✓	✓	✓	✓	✓	✓	



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Everyday Banking Award

Company	Transaction Account Assessed in Award		Credit Card Assessed in Award			
	High Transactor	Low Transactor	Low Rate	Low Fee	Frequent Flyer	Reward
Hume Bank	✓	✓	✓	✓	X	✓
ING	✓	✓	✓	✓	X	✓
Macquarie Credit Union	✓	✓	✓	✓	X	X
ME	✓	✓	✓	✓	X	X
MOVE Bank	✓	✓	✓	✓	X	X
NAB	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✓	✓	✓	X	X
People's Choice	✓	✓	✓	✓	X	X
Qudos Bank	✓	✓	✓	✓	✓	X
Regional Australia Bank	✓	✓	✓	✓	✓	X
St.George Bank	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓
Sydney Mutual Bank	✓	✓	✓	✓	X	X
Teachers Mutual Bank	✓	✓	✓	✓	X	X
Westpac	✓	✓	✓	✓	✓	✓