



Mozo Experts Choice Awards **Deposits**

Methodology Report
January 2019



Mozo Experts Choice Awards Deposits 2019

Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Unlike some other awards, providers don't 'enter' the Mozo Experts Choice Awards nor do they pay to be considered. Our in-house team of experts analyse all the product data they've been tracking and scour the market to see if there are any other worthy candidates. Then we use our data and our experience to make a hard-nosed assessment of those products, to identify which offer great value or market-leading features. We recognise the leading products with the Mozo Experts Choice Awards.

- For product providers, a Mozo Experts Choice Award is a thoroughly researched third-party endorsement of their product.
- For consumers, the Mozo Experts Choice Awards badge is a sign that a product is among the leaders in the market, and is worthy of consideration.

This report lists the winners and explains the judging methodology for our 2019 Deposit awards.

Deposits - 2019 Winners

Transaction Accounts

Everyday Bank of the Year



Exceptional Everyday Account

| | |
|----------------|----------------------------------|
| Bank of Sydney | Everyday Saver Account |
| Bankwest | Hero Transaction Account |
| Bankwest | Qantas Transaction Account |
| BOQ Specialist | Everyday Plus Account |
| Citi | Global Currency Account |
| Citi | Plus Transaction Account |
| ING | Orange Everyday |
| Macquarie | Platinum Transaction Account |
| Macquarie | Transaction Account |
| UBank | USaver Ultra Transaction Account |
| Up Bank | Everyday Account |

Best New Transaction Account

| | |
|------|-------------------------|
| Citi | Global Currency Account |
|------|-------------------------|

Student Bank Account

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|------------------------------|--------------------------|
| Community First Credit Union | Student Starter |
| P&N Bank | Student Account |
| Suncorp | Everyday Options Student |

Pensioner Account

| | |
|----------------------------------|--------------------|
| Bank First | Pension Account |
| BankVic | Pension Plus |
| Goldfields Money | Retire-Style |
| Maitland Mutual Building Society | Retirement Account |

Saving Accounts

Savings Bank of the Year



Regular Saver

| | |
|-----------------------|---|
| Australian Unity | Active Saver |
| CUA | eSaver Boost |
| Endeavour Mutual Bank | Lifestyle Account (18 to 35 year olds) |
| ING | Savings Maximiser |
| ME | Online Savings Account |
| RAMS | Saver Account |
| UBank | USaver (with Ultra Transaction Account) |
| Up Bank | Saver Account |

Kick Start Savings

| | |
|------------|-------------------------------|
| AMP | Saver Account |
| Citi | Online Saver |
| RaboDirect | High Interest Savings Account |

No Strings Savings

| | |
|------------------------|-------------------------------|
| AMP | Saver Account |
| Auswide Bank | Online Saver |
| Bank First | Online Saver |
| Bank of Sydney | SuperRate Account |
| Coastline Credit Union | eXtreme Saver |
| Easy Street | Easy Savings Account |
| MOVE Bank | Express Saver |
| Police Bank | Online SuperSaver |
| RaboDirect | High Interest Savings Account |
| UBank | USaver |

Student Savings Account

| | |
|--------------|------------|
| Greater Bank | Life Saver |
|--------------|------------|

Best New Savings Account

| | |
|--------------------|---|
| Bank of Queensland | Fast Track Starter Account (14 to 24 years) |
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Term Deposits

Term Deposit

| | |
|-----|--------------|
| AMP | Term Deposit |
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|--------------|--------------|
| Greater Bank | Term Deposit |
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|-----|--------------|
| ING | Term Deposit |
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| ME | Term Deposit |
|----|--------------|

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|------------------------------|--------------|
| People's Choice Credit Union | Term Deposit |
|------------------------------|--------------|

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|------------|--------------|
| RaboDirect | Term Deposit |
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Short Term Deposit

| | |
|----------------|--------------------------|
| Bank of Sydney | Term Deposit Online Only |
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|----------------------|--------------|
| Teachers Mutual Bank | Term Deposit |
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|-------|--------------|
| UBank | Term Deposit |
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|---------|--------------|
| UniBank | Term Deposit |
|---------|--------------|

Pocket Money

Pocket Money Regular Saver

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|---------------------|--------------------------------|
| bcu | Scoots Super Saver |
| Credit Union SA | Children's Savings Account |
| Greater Bank | Life Saver |
| Newcastle Permanent | Smart Saver Account (under 25) |
| Police Bank | Dynamo Kids Savings Account |

Pocket Money Saver

| | |
|----------------------------------|-------------------------|
| Bank of Sydney | Student Savings Account |
| Beyond Bank | Junior Saver Account |
| CUA | Youth eSaver |
| Endeavour Mutual Bank | Young Saver |
| Maitland Mutual Building Society | Mighty Mutual |

Small Business Banking

Small Business Savings Bank of the Year



Small Business Exceptional Everyday Account

| | |
|------------------|-----------------------------------|
| AMP | Access Account |
| Bankwest | Business Zero Transaction Account |
| BOQ Specialist | One Account for Business |
| Goldfields Money | Boss Access Account |
| Heritage Bank | Business Cheque Account |

Small Business Kick Start Savings

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|-----|--------------------|
| ING | Business Optimiser |
|-----|--------------------|

Small Business No Strings Savings

| | |
|------------------------------|---------------------------------|
| AMP | Business Saver Account |
| Beyond Bank | Business monEsaver |
| ME | Business Online Savings Account |
| People's Choice Credit Union | Business Online Account |
| MyState Bank | Business Online Saver |

Small Business Term Deposit

AMP

Term Deposit

ING

Business Term Deposit

ME

Business Term Deposit

Self Managed Super Fund Banking

SMSF Savings Bank of the Year



SMSF Regular Saver

CUA

eSaver Boost

SMSF Kick Start Savings

RaboDirect

DIY Super High Interest Savings Account

SMSF No Strings Savings

AMP

SuperEdge Saver Account

Australian Military Bank

DIY Super Saver Account

BankVic

SMSF Saver

Heritage Bank

Secure Super Account

SMSF Term Deposit

AMP

Term Deposit

ME

Business Term Deposit

Innovation & Technology

Excellent Banking App

Bank Australia

Bendigo Bank

Beyond Bank

Commonwealth Bank

Credit Union SA

Defence Bank

ING

P&N Bank

People's Choice Credit Union

Internet Banking

Macquarie

Savings Innovation

ING

Savings with IFTTT

Pocket Money Mobile App

Commonwealth Bank

Commbank Youth App

Payment Wearables

Westpac

PayWear

Money Management App

Money Brilliant

How do we judge the winners?

Mozo Experts Choice Awards for Deposits are awarded based on the following methodology:

Common Interest Rate Calculations

For the at call savings categories annual interest rates were collected at a series of three dates over a 3 month period (31st October, 30th November and 31st December 2018) applicable to deposit amounts that vary depending on the award category. The three rates at each date were then averaged to identify the accounts that consistently offer higher saving returns.

Exceptional Everyday Account

This award considers everyday bank accounts in the Mozo database that charge no account-keeping, ATM or electronic transaction fees when used as a main account with regular monthly salary deposits. Judges considered those accounts which provide additional customer value that sets them apart from the others, such as 0% foreign exchange margin, rewards points, platinum benefits with a fee waiver, or higher interest. A shortlist was determined and evaluated based on demonstrable value that is measurably superior to the rest of the shortlist.

Student Bank Account

This award is for accounts specifically for young adult students to at least the age of 24. We identified the student banking accounts that have no regular service fee or transaction fees. Of those we awarded the accounts that offered the choice of all three of the following payment services - PayID, Apple Pay and Google Pay.

Pensioner Account

This award also made similar same considerations as the Exceptional Everyday Account, excluding accounts that charged fees for account-keeping, debit cards, or electronic transactions. Accounts that qualified were assessed based on their effective interest rate at two balances, \$20,000 and \$60,000. The averaged return of these two interest rate was then used to determine the award winners. The balance amounts were chosen to represent rounded figures above and below the single pensioner upper deeming tier of \$51,200.

Regular Saver

The Regular Saver category identifies the savings accounts with the best rates for people who plan to put money away regularly and expect to be able to meet conditions for ongoing bonus rates. Accounts without ongoing bonus rates were also assessed on their unconditional base rates, but introductory rates were excluded. To be eligible for the Regular Saving award, accounts must:

- be available for adult personal customers
- have no monthly service fee;
- allow unlimited free internet transactions; and
- have no notice period to withdraw funds.

To determine the leading ongoing accounts in the market, interest rates were extracted over a three-month timespan on a balance of \$10,000 and averaged.

Kick Start Savings

This category identifies the savings accounts with the best rates for people who want the highest return on their savings over a short period. Using the same eligibility criteria and balance as the Regular Saver award, calculations are based

on the effective interest rate of introductory bonus rates and reverting base rates when annualised over the first 12 months.

No Strings Savings

The No Strings Savings award identifies the savings accounts with the best rates for people who don't want to meet any special conditions, and don't want the rate to only be available for an introductory period. All ongoing bonus rates and introductory rates were excluded from consideration. The same three month timespan and \$10,000 used for the categories above were also used here to make the effective rate calculation.

Term Deposit

This category aims to identify the providers that consistently offer personal customers the best interest rates across a broad range of term investments. To determine the winners of this award, rates were considered that apply to term deposits with:

- interest paid at the end of the term for investments of up to 12 months, and annually for longer investment terms
- a deposit of \$25,000.

We considered three investment timeframe categories:

- Short term is defined as from 1 - 7 months.
- Medium term is defined as from 8 - 13 months.
- Long term is from 2 years to 5 years.

The interest rates applicable at the end of every month in 2018 were then extracted from the Mozo database for each term within each of the above timeframe categories. At each date, we identified the best rate within each time frame for each provider, and these were averaged across all dates. For each product, the difference between its average best rate and the highest average best rate

available from all providers was calculated to give a rate differential for each term category, then those differentials were averaged to find the provider that has offered rates that were closest to the best rates throughout the year.

Early withdrawal penalties were not considered.

Short Term Deposit

We acknowledge that not all providers offer rates for terms of more than 1 year so the Short Term Deposit award assesses, using the same methodology as above, only short and medium term rates. Providers that have already won a Term Deposit award were excluded from the winners list for this category.

Pocket Money Regular Saver

This category identifies the savings accounts with the best rates for children who plan to put money away regularly and expect to be able to meet conditions for ongoing bonus rates. Accounts without ongoing bonus rates were also assessed on their unconditional base rates, but introductory rates were excluded. The following criteria was used for eligibility:

- be available for a child aged 8 years
- have no monthly service fee
- allow unlimited free internet transactions
- have no automatic sweep of funds from the account
- have no notice period to withdraw funds

Calculations were performed as for the personal Regular Savings award, but based on the rates applicable for a balance of \$500.

Pocket Money Saver

This category identifies the savings accounts with the best rates for children who don't want to meet any special conditions in order to get a rate, and don't want the rate to only be available for an introductory period. All ongoing bonus rates and introductory rates were excluded from consideration. This award used the same eligibility criteria as the Pocket Money Regular Saver, but with calculation based on the rates applicable for a balance of \$500.

Small Business Banking

There are four categories of awards for Small Business accounts: Exceptional Everyday Account, No Strings Savings, Kick Start Savings and Term Deposit. While only accounts available to business banking customers are eligible for these categories, the aims and assessment methods for these categories are largely the same as for the equivalent Personal categories. For the Small Business Exceptional Everyday Account award the winners were those accounts offering unlimited free electronic transactions and charging no fee for holding the account.

SMSF Banking

There are four categories of awards for SMSF accounts: No Strings Savings, Regular Saver, Kick Start Savings and Term Deposits. While only accounts available to SMSF customers are eligible for these categories, the aims and assessment methods for these categories are the same as for the equivalent Personal categories, except in the case of the Regular Saver category where any regular deposit requirement had to be \$250 or less.

Excellent Banking App

Australians are increasingly turning to their mobile devices to conduct their day-to-day banking, and the functionality of these experiences can often be a customer's main interaction with their banking provider.

To determine the banking mobile applications on offer we surveyed the banking app market and identified a series of user experience functions and features available from a variety of apps:

- Apple Pay functionality
- Google Pay functionality
- Samsung Pay functionality
- PayID/Osko payment services
- Additional payment options offered (e.g. Fitbit, Garmin Pay, PayTag)
- Smartwatch integration
- PIN login option
- Biometric (Fingerprint/FaceID) log-in option
- 'Quick-view' an account balance prior to log-in
- Temporary debit/credit card lock option
- Transaction alert and notification functionality
- Save new payee and Save new biller
- Schedule future payments
- Schedule recurring payments
- Debit/credit card cancel and re-issue option
- Secure in-app direct chat or messaging service
- Expedited customer support line connection
- Notify of upcoming overseas travel
- Apply for banking products in-app or online without additional logins
- Ability to open an account as a new client
- Configurable debit/credit card spend limits
- Configurable debit/credit card PIN in-app
- Ability to update address and contact details
- Graphical visualisation of balance/history
- International transfer/wire transfer function

We awarded providers who offer the most of these features on their mobile banking apps which still offering fee-free banking as defined in the Exceptional Everyday Banking award category.

Internet Banking

While mobile banking is forever increasing in importance, internet banking is still a vital interface to customers banking experience. For the Internet Banking category, we examined the internet banking services offered by providers who were awarded in the Exceptional Everyday Banking category and compared them on a feature-by-feature basis. Macquarie Bank's internet banking suite emerged the clear winner with a host of useful features including spend categorisation, cash flow visualisations, share trading tools and alerts, ability to attach files to transaction histories and useful search functions.

Pocket Money Mobile App

We investigated a range of apps from financial institutions and third parties, and identified those that:

- Help kids develop a savings habit
- Make the connection between pocket money and chores
- Show real-time account balance and transaction history
- Are free to use

Many apps offered some of these elements, but very few met all four criteria. Of those that did, we stepped through the user experience using a real kids account (and a real parent and child) to assess functionality and ease of use.

Savings Innovation

For this award, we surveyed the market to identify innovations that either make savings easier or help build good savings habits. ING has integrated IFTTT (If This Then That) with its savings accounts so that you can set up event triggers that transfer money into your savings account from a linked everyday bank account. You can create triggers to transfer money to your savings account every time the temperature hits 14 degrees to build a tropical holiday fund, or congratulate yourself for meeting a FitBit daily step goal by putting some savings aside when you meet your target. That's a win-win!

While still in its infancy, it's impressive to see a bank making exciting new technology accessible and fun.

Payment Wearables

For this award, we surveyed the payment wearables market, and assessed standalone NFC payment devices offered by Australian deposit taking institutions. Of those we examined Westpac offered by far the greatest range of options, at a reasonable price point.

Money Management App

To find the leading Money Management App, we considered all mobile applications that offered data connections to Australian banks and are available on both iOS and Android operating systems. We examined the cost and functionality offered by each app, and scored them depending on the availability and effectiveness of each one.

- Auto categorising - does the app automatically categorise transactions, and how well did it do this for our test cases.
- Manual categorising - what functions are available including changing automatic categories, creating new categories, subcategories, tags, etc.
- Budget visibility / control - how well does the app help you establish, visualise, assess and control your spending budget.
- Bills & other alerts - how well does the app help you keep on top of bill due dates and other deadlines.
- Downloads and reports - can transactions be downloaded and how well does the app report detailed and summary level information?
- Other functions - what other functions does the app offer including manually adding cash transactions, attaching receipts, sharing with friends or family, work or tax deductible expense expense tracking, finding better deals, longer term forecasting and support for longer term investments.
- Security - app login setup including two-factor authentication.
- Institutions connected - how many of the 20 largest banks can you connect to?

Bank of the Year Awards

To determine the Bank of the Year award recipients, we tallied the award wins in the relevant award categories and identified the most decorated provider in each category. The following are the awards considered for each:

- Everyday Bank of the Year
 - Exceptional Everyday Account
 - Excellent Banking App
- Savings Bank of the Year
 - Regular Saver
 - Kick Start Savings
 - No Strings Savings

- Term Deposits
- Exceptional Everyday Account

- Small Business Saving Bank of the Year
 - Small Business Exceptional Everyday Account
 - Small Business Kick Start Savings
 - Small Business No Strings Savings
 - Small Business Term Deposits

- SMSF Bank of the Year
 - SMSF Regular Saver
 - SMSF Kick Start Savings
 - SMSF No Strings Savings
 - SMSF Term Deposit

Best New Products

All new additions to the Mozo deposit accounts database in the last 12 months were considered for this award. Our judging panel assessed each new product on its benefit to potential customers and any novel features or facilities it offered. This year, we presented awards in the Best New Transaction Account and Best New Savings Account categories.

Citi launched the Global Currency Account in 2018, a product that not only offers fee free banking, but also the ability to pre-purchase foreign currencies at Citi's exchange rates to be kept in the account for use when shopping overseas. Customers can also make overseas purchases without having pre-purchased foreign currency, at which time the usual Visa scheme exchange rates would apply, making this account unique in allowing customers flexibility in managing exchange rates.

The Fast Track Starter account from Bank of Queensland really stood out for its generous interest rate. This was far and away the best rate we could find for students up to the age of 24. We applaud a bank helping to boost the savings of young people at a time of life when they really need to be making the most of every dollar.

What products do we consider?

In carrying out the Mozo Experts Choice Awards in Deposits, we analysed:

- 455 personal products from 70 providers
- 137 small business products from 65 providers and
- 88 SMSF products from 31 providers

The analysis is based on data contained in Mozo's product database as at 31 December 2018.

We aim to include most deposit providers in the market in the Mozo Experts Choice Awards. However, not every deposit product on the market will be included in our review.

Any deposit product we review must be available in the market at the time of our analysis and any offers included must be available to the general public on the provider's website.

How many winners are there?

We typically aim to award the top 10% of products in each category. The judges may use their discretion to adjust the cutoff up or down as necessary after examining the difference between products at the margin.

How we manage conflicts of interest

Mozo Experts Choice Awards are awarded irrespective of a product provider's commercial relationship with Mozo.

The Awards are based on objective verifiable facts and analysis wherever possible, and any assumptions made are set out in this report. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category without reference to Mozo's sales or commercial functions.

Providers do not pay to enter the Mozo Experts Choice Awards.

Should a winning provider wish to use the Mozo Experts Choice Awards badges in their own marketing activities, Mozo charges them a licence fee.



About Mozo

Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that across the retail banking market, general insurance, life insurance, business banking, energy and more.

Hundreds of thousands of Australians a month use Mozo's comparison service. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Services Director. AJ has worked in financial services and product comparison for over 28 years in Australia and the UK and is a qualified actuary and Responsible Manager on Mozo's Australian Financial Services Licence and Australian Credit Licence.

Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a product, you should consider whether it's appropriate to you and you should read all the information available from the product provider.

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Appendix

List of deposit products considered in the awards.

| Provider | Personal Bank Accounts |
|--------------------------|----------------------------|
| AMP | Access Account |
| AMP | Bett3r Pay Account |
| AMP | Bett3r Spend Account |
| AMP | Cash Manager |
| ANZ | Access Advantage |
| Arab Bank Australia | Statement Account |
| Australian Military Bank | Access Account |
| Australian Military Bank | Military Rewards Account |
| Australian Unity | Transaction Account |
| Auswide Bank | Everyday Access Account |
| Auswide Bank | Everyday Choice Account |
| Bank Australia | Everyday Access |
| Bank First | Everyday |
| Bank of Melbourne | Complete Freedom Account |
| Bank of Queensland | Day2Day Plus Account |
| Bank of Queensland | Reverse Charges Account |
| Bank of Sydney | Everyday Saver Account |
| Bank of us | Go to |
| BankSA | Complete Freedom Account |
| BankVic | Anywhere |
| BankVic | Ezepay |
| Bankwest | Easy Transaction Account |
| Bankwest | Hero Transaction Account |
| Bankwest | Qantas Transaction Account |
| bcu | Access Account |
| Bendigo Bank | Everyday Account |
| Beyond Bank | Purple Transactor |
| BOQ Specialist | Everyday Plus Account |
| BOQ Specialist | One Account |

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|------------------------------|------------------------------|
| Citi | Cash Investment Account |
| Citi | Global Currency Account |
| Citi | Plus Transaction Account |
| Coastline Credit Union | Everyday Access Account |
| Coastline Credit Union | Pay As You Go Account |
| Commonwealth Bank | Smart Access |
| Community First Credit Union | Access |
| Credit Union SA | Access Account |
| CUA | Everyday Account |
| Defence Bank | Everyday Access |
| Defence Bank | National Access |
| Defence Bank | Salary Saver |
| Delphi Bank | Liberty Account |
| Delphi Bank | Savings Account |
| Endeavour Mutual Bank | Transaction Account |
| G&C Mutual Bank | Access Account |
| G&C Mutual Bank | Reward Me Saver |
| Gateway Bank | Edge Account |
| Gateway Bank | Everyday Savings |
| Goldfields Money | Essential Account |
| Greater Bank | Access Account |
| Greater Bank | Ultimate Access Account |
| Heritage Bank | Money Manager |
| Heritage Bank | Simply Access |
| HSBC | Day to Day Account |
| HSBC | Everyday Global Account |
| Hume Bank | All Purpose |
| Hume Bank | Essential |
| Hunter United | On Call Account |
| Hunter United | Premium Access Account |
| Illawarra Credit Union | Everyday |
| IMB Bank | Everyday Account |
| IMB Bank | Everyday Unlimited Account |
| ING | Orange Everyday |
| Macquarie | Platinum Transaction Account |
| Macquarie | Transaction Account |
| Macquarie Credit Union | Access Account |

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|----------------------------------|---|
| Maitland Mutual Building Society | Express Savings Account |
| ME | Everyday Transaction Account |
| MOVE Bank | Everyday Saver |
| MyState Bank | Everyday Account |
| MyState Bank | Glide Account |
| NAB | Classic Banking Account (with Platinum Visa Debit Card) |
| NAB | Classic Banking Account (with Standard Visa Debit Card) |
| Newcastle Permanent | Basic Access Account |
| Newcastle Permanent | Everyday Account |
| P&N Bank | & Transaction Account |
| P&N Bank | Budgeting Account |
| P&N Bank | Easypay Access Account |
| People's Choice Credit Union | Everyday Account |
| People's Choice Credit Union | Zip Account |
| Police Bank | Easy Access Account |
| Police Bank | Flex Account |
| Police Credit Union | RediAccess Account |
| QBANK | Everyday Plus Transaction Account |
| QBANK | On Call |
| Qudos Bank | General Savings Account |
| Queensland Country Credit Union | All Access |
| Queenslanders Credit Union | All Access |
| RACQ Bank | Everyday Account |
| RAMS | Action Account |
| Regional Australia Bank | Access Savings Account |
| Regional Australia Bank | Community Partnership Account |
| Rural Bank | Everyday Account |
| SCU | Access Savings |
| Southern Cross Credit Union | Everyday Access |
| St.George | Complete Freedom Account |
| Summerland Credit Union | Everyday Account - First Choice |
| Summerland Credit Union | Everyday Account - Member Choice |
| Summerland Credit Union | MoneySense |
| Suncorp | Everyday Basics |
| Suncorp | Everyday Options |
| Teachers Mutual Bank | Everyday Direct Account |

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|------------|----------------------------------|
| UBank | USaver Ultra Transaction Account |
| UniBank | Everyday Direct Account |
| Unity Bank | Access Saving Account |
| Up Bank | Everyday Account |
| Westpac | Choice |

| Provider | Personal Savings Accounts |
|--------------------------|--------------------------------|
| AMP | Bett3r Account |
| AMP | Saver Account |
| ANZ | Online Saver |
| ANZ | Premium Cash Management |
| ANZ | Progress Saver |
| Arab Bank Australia | Cash Management Account |
| Arab Bank Australia | Online Savings Account |
| Australian Military Bank | Online Saver |
| Australian Military Bank | Star Saver Direct |
| Australian Unity | Active Saver |
| Australian Unity | Easy Saver |
| Australian Unity | Freedom Saver |
| Auswide Bank | Bonus Plus Saver |
| Auswide Bank | Cash Management Account |
| Auswide Bank | Online Saver |
| Bank Australia | Bonus Saver |
| Bank Australia | Online Saver |
| Bank First | Cash Management |
| Bank First | First Home Bonus Saver |
| Bank First | Online Saver |
| Bank of Melbourne | Incentive Saver Account |
| Bank of Melbourne | Investment Cash Account |
| Bank of Melbourne | Maxi Saver |
| Bank of Queensland | Bonus Interest Savings Account |
| Bank of Queensland | Cash Management |
| Bank of Queensland | WebSavings Account |
| Bank of Sydney | Smart Net Account |
| Bank of Sydney | SuperRate Account |
| Bank of us | Save up |

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|------------------------------|--|
| BankSA | Incentive Saver Account |
| BankSA | Investment Cash Account |
| BankSA | Maxi Saver |
| BankVic | Bonus Saver |
| BankVic | Ezesaver |
| Bankwest | Hero Saver |
| Bankwest | Smart eSaver |
| Bankwest | TeleNet Saver |
| bcu | iSaver |
| Bendigo Bank | CommunitySaver Account |
| Bendigo Bank | EasySaver Account |
| Beyond Bank | Bonus Saver Account |
| Beyond Bank | monEsaver Internet Savings Account |
| Citi | Online Saver |
| Citi | Ultimate Saver |
| Coastline Credit Union | Bonus Reward Saver |
| Coastline Credit Union | eSaver |
| Coastline Credit Union | eXtreme Saver |
| Commonwealth Bank | Direct Investment Account |
| Commonwealth Bank | GoalSaver |
| Commonwealth Bank | NetBank Saver |
| CommSec | Direct Investment Account |
| Community First Credit Union | Bonus Saver |
| Community First Credit Union | Money Market Account |
| Credit Union SA | Bonus Savings Account |
| Credit Union SA | Netsave Account |
| CUA | eSaver Boost |
| CUA | eSaver Reward |
| Defence Bank | iSaver |
| Defence Bank | Max eSaver |
| Delphi Bank | Cash Management Account |
| Delphi Bank | Midas Account |
| Easy Street | Bonus Saver |
| Easy Street | Easy Savings Account |
| Endeavour Mutual Bank | Direct Saver Account |
| Endeavour Mutual Bank | Emoney Account |
| Endeavour Mutual Bank | Lifestyle Account (18 to 35 year olds) |

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|----------------------------------|---------------------------------|
| G&C Mutual Bank | Bonus Saver |
| G&C Mutual Bank | Cash Management |
| G&C Mutual Bank | InetSaver |
| Gateway Bank | eMax Saver |
| Goldfields Money | Cash Counter |
| Greater Bank | Bonus Saver |
| Greater Bank | Cash Management Account |
| Heritage Bank | Cash Management |
| Heritage Bank | Online Saver |
| HSBC | Flexi Saver |
| HSBC | Serious Saver |
| Hume Bank | Cash Management Account |
| Hume Bank | iSave |
| Hume Bank | Reward Saver |
| Hunter United | e-ZYNET Direct |
| Hunter United | Premium Online Investor Account |
| Hunter United | XLR8 Savings Account |
| Illawarra Credit Union | Bonus Saver |
| Illawarra Credit Union | Cash Management Account |
| Illawarra Credit Union | Saver |
| IMB Bank | Cash Management Account |
| IMB Bank | Reward Saver Account |
| IMB Bank | Reward Saver Account |
| ING | Savings Accelerator |
| ING | Savings Maximiser |
| Macquarie | Cash Management Account |
| Macquarie | Savings Account |
| Macquarie Credit Union | Investment Account |
| Macquarie Credit Union | Online Savings Account |
| Maitland Mutual Building Society | Bonus Saver |
| Maitland Mutual Building Society | Cash Management Account |
| Maitland Mutual Building Society | Internet Saver |
| ME | Online Savings Account |
| MOVE Bank | Express Saver |
| MyState Bank | Bonus Saver Account |

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| MyState Bank | Special eSaver Account |
| NAB | Cash Manager |
| NAB | iSaver |
| NAB | Reward Saver |
| nabtrade | High Interest Account |
| Newcastle Permanent | Online Savings Account |
| Newcastle Permanent | Smart Saver Account |
| P&N Bank | Hi Saver |
| P&N Bank | SwiftSaver Account |
| People's Choice Credit Union | Bonus Saver |
| People's Choice Credit Union | Online Saver |
| Police Bank | Bonus Savings Account |
| Police Bank | Online SuperSaver |
| Police Credit Union | Focus Saver |
| Police Credit Union | iSavings Account |
| QBANK | Bonus Saver |
| QBANK | Cash Management Account |
| QBANK | NetLink Direct |
| Qudos Bank | Bonus Saver |
| Qudos Bank | Cash Management Account |
| Qudos Bank | Qantas Points Saver |
| Qudos Bank | Qsaver |
| Queensland Country Credit Union | Bonus Saver |
| Queensland Country Credit Union | Cash Management Account |
| Queensland Country Credit Union | Online Saver |
| Queenslanders Credit Union | Bonus Saver |
| Queenslanders Credit Union | Cash Management Account |
| Queenslanders Credit Union | Online Saver Account |
| RaboDirect | High Interest Savings Account |
| RaboDirect | PremiumSaver |
| RACQ Bank | Bonus Saver |
| RACQ Bank | eSave Account |
| RAMS | Saver Account |
| Regional Australia Bank | Internet Maximiser |
| Regional Australia Bank | Savings Booster |

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| Rural Bank | Gold Cash Management |
| Rural Bank ONE | Saver |
| SCU | Cash Management Account |
| SCU | iNetSaver Account |
| SCU | Money Market Account |
| SCU | Motivator Savings Account |
| Southern Cross Credit Union | Bonus Saver |
| Southern Cross Credit Union | Dream Saver |
| Southern Cross Credit Union | NetSaver |
| St.George | Incentive Saver Account |
| St.George | Investment Cash Account |
| St.George | Maxi Saver |
| Summerland Credit Union | Access Plus |
| Summerland Credit Union | Bonus Saver |
| Summerland Credit Union | iSave Online |
| Suncorp | Cash Management Account |
| Suncorp | eOptions |
| Suncorp | Everyday Options Sub-account |
| Suncorp | Growth Saver Account |
| Teachers Mutual Bank | Cash Management Account |
| Teachers Mutual Bank | Online Savings Account |
| Teachers Mutual Bank | Reward Saver Account |
| UBank | USaver |
| UBank | USaver Reach (18 to 29 year-olds only) |
| UBank | USaver with Ultra Transaction Account |
| UniBank | Cash Management Account |
| UniBank | Online Savings Account |
| UniBank | Reward Saver Account |
| Unity Bank | Bonus Saver |
| Unity Bank | Power-up eSaver |
| Westpac | eSaver |
| Westpac | Life |

Personal Term Deposit Providers

AMP

ANZ

Arab Bank Australia

Australian Military Bank

Auswide Bank

Bank Australia

Bank First

Bank of Melbourne

Bank of Queensland

Bank of us

BankSA

BankVic

Bankwest

bcu

Bendigo Bank

Beyond Bank

BOQ Specialist

Citi

Coastline Credit Union

Commonwealth Bank

Community First Credit Union

Credit Union SA

CUA

Defence Bank

Delphi Bank

Endeavour Mutual Bank

firstmac

G&C Mutual Bank

Gateway Bank

Goldfields Money

Greater Bank

Heritage Bank

HSBC

Hume Bank

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| Hunter United |
| Illawarra Credit Union |
| IMB Bank |
| ING |
| Macquarie |
| Maitland Mutual Building Society |
| ME |
| MOVE Bank |
| MyState Bank |
| NAB |
| P&N Bank |
| People's Choice Credit Union |
| Police Bank |
| Police Credit Union |
| QBANK |
| Qudos Bank |
| Queenslanders Credit Union |
| RaboDirect |
| RACQ Bank |
| Regional Australia Bank |
| Rural Bank |
| SCU |
| Southern Cross Credit Union |
| St.George |
| Summerland Credit Union |
| Suncorp |
| Teachers Mutual Bank |
| UniBank |
| Unity Bank |
| Westpac |

| Provider | Student Bank Accounts |
|----------------------------------|--|
| ANZ | Student Access Advantage |
| Bank First | First Account |
| Bank of Melbourne | Complete Freedom Student and Under 21s Account |
| Bank of Sydney | Student Transaction Account |
| BankSA | Complete Freedom Student and Under 21s Account |
| Bendigo Bank | Student Account |
| Commonwealth Bank | Student Smart Access |
| Community First Credit Union | Student Starter |
| CUA | Everyday Youth Account |
| Defence Bank | Teen Saver |
| Illawarra Credit Union | Everyday Lite |
| IMB Bank | Everyday Unlimited Kick Start |
| ING | Orange Everyday Youth |
| Maitland Mutual Building Society | Student Saver |
| P&N Bank | Student Account |
| People's Choice Credit Union | Activate Account |
| Queensland Country Credit Union | Learners and Earners Account |
| Queenslanders Credit Union | Learners and Earners Account |
| Regional Australia Bank | eFree |
| Regional Australia Bank | Youth Account |
| St.George | Complete Freedom Student and Under 21s Account |
| Summerland Credit Union | Learn2Earn |
| Suncorp | Everyday Options Student |
| Westpac | Choice Student |

| Provider | Student Saving Accounts |
|---------------------------------|---|
| Bank Australia | mySaver |
| Bank of Queensland | Fast Track Starter Account (14 to 24 years) |
| bcu | Dream Saver |
| Endeavour Mutual Bank | Lifestyle Account (18 to 35 year olds) |
| Greater Bank | Life Saver |
| Newcastle Permanent | Smart Saver Account (under 25) |
| Queensland Country Credit Union | Future Start |
| Queenslanders Credit Union | Future Start |
| UBank | USaver Reach (18 to 29 year-olds only) |

| Provider | Kids Savings Accounts (Pocket Money) |
|------------------------------|--------------------------------------|
| ANZ | Progress Saver (Kids) |
| Australian Unity | Kids Saver Account |
| Auswide Bank | Ziggy Kids Saver |
| Bank Australia | mySaver |
| Bank First | Bonus Saver |
| Bank First | First Saver Account |
| Bank of Sydney | Student Savings Account |
| BankVic | Little Copper Club Account |
| Bankwest | Children's Savings Account |
| Bankwest | Kids Bonus Saver |
| bcu | Dream Saver |
| bcu | Scoots Super Saver |
| Bendigo Bank | PiggySaver Account |
| Beyond Bank | BU Savings Account |
| Beyond Bank | Junior Saver Account |
| Commonwealth Bank | Youthsaver |
| Community First Credit Union | Junior Saver |
| Credit Union SA | Children's Savings Account |
| CUA | Youth eSaver |
| Delphi Bank | Junior Smart Saver |

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| Endeavour Mutual Bank | Young Saver |
| Gateway Bank | Dollaroo Savings |
| Greater Bank | Life Saver |
| Greater Bank | Little Bucks Account |
| Heritage Bank | Target Bonus |
| Hume Bank | Clancy Koala Junior Saver |
| Illawarra Credit Union | Wildlife Saver |
| IMB Bank | Reward Saver Kick Start Account |
| IMB Bank | Zoo Account |
| ING | Savings Maximiser Youth |
| Maitland Mutual Building Society | Mighty Mutual |
| Newcastle Permanent | Smart Saver Account (under 25) |
| P&N Bank | Way Cool Saver |
| People's Choice Credit Union | Young Saver |
| Police Bank | Dynamo Kids Savings Account |
| Police Credit Union | Beans Savings Account |
| Queensland Country Credit Union | Future Start |
| Queensland Country Credit Union | Student Money Saver |
| Queenslanders Credit Union | Future Start |
| Queenslanders Credit Union | Student Money Saver |
| Southern Cross Credit Union | Kool Kids Club |
| Summerland Credit Union | SuperSaver |
| Suncorp | Kids Savings Account |
| Teachers Mutual Bank | Mighty Saver Account |
| UniBank | Mighty Saver Account |
| Westpac | Bump Savings (under 12) |
| Westpac | Bump Savings (under 18) |

| Provider | Pensioner Accounts |
|----------------------------------|----------------------------------|
| ANZ | Pensioner Advantage |
| Australian Military Bank | Pension Access Account |
| Bank Australia | Pension Access |
| Bank First | Pension Account |
| Bank of Melbourne | Retirement Access Plus |
| Bank of Queensland | Pension Plus Account |
| Bank of Sydney | Retirement Account |
| Bank of us | Pension Advantage |
| BankSA | Retirement Access Plus |
| BankVic | Pension Plus |
| Bankwest | Retirement Advantage Account |
| Bendigo Bank | Easy Retirement Account |
| Beyond Bank | Retirement Account |
| Coastline Credit Union | Gold Access Account |
| Commonwealth Bank | Pensioner Security Account |
| Community First Credit Union | Retirement Plus |
| Credit Union SA | 55+ Account |
| CUA | Everyday 55+ Account |
| Defence Bank | Pension Saver |
| Delphi Bank | Odyssey 55 Account |
| G&C Mutual Bank | Pension Plus Savings |
| Goldfields Money | Retire-Style |
| Greater Bank | Retirement Plus |
| Heritage Bank | Pension Plus |
| Hume Bank | Retirement Account |
| Illawarra Credit Union | Everyday Plus |
| IMB Bank | Wisdom Saver |
| Macquarie Credit Union | Gold Retirement Account |
| Maitland Mutual Building Society | Retirement Account |
| MyState Bank | Access Assist Account |
| NAB | Retirement Account |
| Newcastle Permanent | Special Monthly Interest Account |
| People's Choice Credit Union | Club 55 Account |

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|---------------------------------|-----------------------------|
| Police Credit Union | The Master Club Account |
| Queensland Country Credit Union | Pension Plus |
| Queenslanders Credit Union | Pension Plus |
| RACQ Bank | Advantage Plus Account |
| Regional Australia Bank | Freedom Retirement |
| Rural Bank | Everyday Retirement Account |
| SCU | Pensioner Aware Account |
| Southern Cross Credit Union | Lifestyle Plus |
| Summerland Credit Union | Gold Class |
| Suncorp | 55 Plus |
| Unity Bank | Pensioner Security Account |
| Westpac | 55+ and Retired |

| Provider | Small Business Bank Accounts |
|---------------------|--|
| AMP | Access Account |
| AMP | Cash Manager |
| ANZ | Business Advantage |
| ANZ | Business Extra |
| Arab Bank Australia | Premium Business Cheque Account |
| Auswide Bank | Business Access Account |
| Bank Australia | Commercial Access |
| Bank of Melbourne | Business Cheque Account Plus |
| Bank of Melbourne | Freedom Business Account |
| Bank of Queensland | Business Management Account |
| Bank of Queensland | Everyday Business Account |
| Bank of Sydney | Business Advance Account |
| Bank of Sydney | Business Easy Cheque Account |
| Bank of us | Business Advantage |
| BankSA | Business Cheque Account Plus |
| BankSA | Freedom Business Account |
| Bankwest | Business High Interest Transaction Account |
| Bankwest | Business Zero Transaction Account |
| bcu | Business Access Account |
| bcu | Business Basic Access Account |

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|----------------------------------|--|
| Bendigo Bank | Business Basic Account |
| Bendigo Bank | Business Everyday Account |
| Beyond Bank | Business Transaction Account |
| BOQ Specialist | One Account for Business |
| Commonwealth Bank | Business Transaction Account |
| Commonwealth Bank | Premium Business Account |
| Community First Credit Union | Business Access Account |
| CUA | Everyday Business Account |
| Delphi Bank | Business Cheque Account |
| Goldfields Money | Boss Access Account |
| Greater Bank | Business Access Account |
| Greater Bank | Business Optimiser Account |
| Heritage Bank | Business Cheque Account |
| Hume Bank | Business Account |
| Illawarra Credit Union | Everyday Business |
| IMB Bank | Business Transaction Account |
| Maitland Mutual Building Society | Business Cheque Account |
| MyState Bank | Everyday Business Account |
| MyState Bank | Premium Business Account |
| NAB | Business Everyday Account (\$0 Monthly Fee) |
| NAB | Business Everyday Account (\$10 Monthly Fee) |
| NAB | Business Interest Account |
| Newcastle Permanent | Business Cash Management Account |
| Newcastle Permanent | Business Cheque Account |
| People's Choice Credit Union | Business Access Account |
| People's Choice Credit Union | Business and Community Account |
| Queensland Country Credit Union | Business Basic |
| Queensland Country Credit Union | Business Cheque Account |
| Queensland Country Credit Union | Business Plus Account |
| Queenslanders Credit Union | Business Basic |
| Queenslanders Credit Union | Business Cheque Account |
| Queenslanders Credit Union | Business Plus Account |
| Regional Australia Bank | Business Access Savings |
| Regional Australia Bank | Business Community Partnership Account |

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| SCU | Premier Business Account |
| Southern Cross Credit Union | Business Plus |
| St.George | Business Cheque Account Plus |
| St.George | Freedom Business Account |
| Summerland Credit Union | Business Plus |
| Suncorp | Business Everyday Account |
| Suncorp | Business Premium Account |
| Unity Bank | My Business Account |
| Westpac | Business One - High Plan |
| Westpac | Business One - Low Plan |
| Westpac | Business One Flexi |

| Provider | Small Business Saving Accounts |
|------------------------------|---------------------------------|
| AMP | Business Saver Account |
| ANZ | Business Online Saver |
| ANZ | Business Premium Saver |
| Arab Bank Australia | Business Online Savings Account |
| Bank Australia | Commercial Saver |
| Bank First | Bonus Saver |
| Bank of Melbourne | Business Access Saver |
| Bank of Queensland | Business WebSavings Account |
| Bank of Sydney | Smart Net Account |
| Bank of us | Business iCash |
| BankSA | Business Access Saver |
| Bankwest | Business TeleNet Saver |
| bcu | Business iSaver |
| Bendigo Bank | Business CommunitySaver Account |
| Bendigo Bank | Business EasySaver Account |
| Beyond Bank | Business monEsaver |
| Citi | Ultimate Business Saver |
| Commonwealth Bank | Business Online Saver |
| Community First Credit Union | First Biz |
| Delphi Bank | Cash Management Account |
| Delphi Bank | Midas Account |
| Greater Bank | Cash Management Account |
| Hume Bank | Business iSave |

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|----------------------------------|----------------------------------|
| Hume Bank | Cash Management Account |
| Illawarra Credit Union | Cash Management Account |
| IMB Bank | Business Cash Management Account |
| ING | Business Optimiser |
| Macquarie | Cash Management Account |
| Maitland Mutual Building Society | Business Maximiser |
| Maitland Mutual Building Society | Internet Saver |
| ME | Business Online Savings Account |
| MyState Bank | Business Online Saver |
| NAB | Business Cash Maximiser |
| People's Choice Credit Union | Business Online Account |
| Queensland Country Credit Union | Business Online Saver |
| Queenslanders Credit Union | Business Online Saver |
| Regional Australia Bank | Business Internet Maximiser |
| Rural Bank ONE | Business Saver |
| SCU | Business iNetSaver Account |
| St.George | Business Access Saver |
| Suncorp | Business Saver |
| Westpac | Business Cash Reserve |
| Westpac | Business Cash Reserve Bonus |

Small Business Term Deposit Providers

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|---------------------|
| AMP |
| ANZ |
| Arab Bank Australia |
| Auswide Bank |
| Bank Australia |
| Bank of Melbourne |
| Bank of Queensland |
| Bank of us |
| BankSA |
| Bankwest |
| bcu |

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|----------------------------------|
| Citi |
| Commonwealth Bank |
| Delphi Bank |
| Greater Bank |
| Heritage Bank |
| Hume Bank |
| Illawarra Credit Union |
| ING |
| Macquarie |
| Maitland Mutual Building Society |
| ME |
| MyState Bank |
| NAB |
| People's Choice Credit Union |
| Regional Australia Bank |
| Rural Bank |
| St.George |
| Suncorp |
| Westpac |

| Provider | SMSF Saving Accounts |
|--------------------------|--------------------------------|
| AMP | SuperEdge Saver Account |
| ANZ | Business Online Saver |
| ANZ | Business Premium Saver |
| Arab Bank Australia | Online Savings Account |
| Australian Military Bank | DIY Super Saver Account |
| Auswide Bank | SMSF Account |
| Bank First | Bonus Saver |
| Bank of Melbourne | DIY Super Saver |
| Bank of Melbourne | Investment Cash Account |
| Bank of Queensland | Superannuation Savings Account |
| Bank of us | Super Advantage |
| BankSA | Investment Cash Account |
| BankVic | SMSF Saver |
| Bankwest | Business TeleNet Saver |

| | |
|------------------------------|---|
| bcu | Retirement Savings Account |
| Citi | Ultimate Business Saver |
| Commonwealth Bank | Business Online Saver |
| Commonwealth Bank | Direct Investment Account |
| Community First Credit Union | First Biz |
| CUA | eSaver Boost |
| CUA | eSaver Reward |
| G&C Mutual Bank | Bonus Saver |
| Greater Bank | Cash Management Account |
| Heritage Bank | Secure Super Account |
| IMB Bank | DIY Super Account |
| ING | Business Optimiser |
| Macquarie | Cash Management Account |
| ME | Business Online Savings Account |
| NAB | Business Cash Maximiser |
| NAB | Cash Manager |
| Police Credit Union | Super MyWay |
| Qudos Bank | DIY Super Saver |
| RaboDirect | DIY Super High Interest Savings Account |
| RaboDirect | DIY Super PremiumSaver |
| Rural Bank ONE | DIY Super Saver Account |
| St.George | DIY Super Saver |
| St.George | Investment Cash Account |
| Suncorp | Business Saver |
| UBank | USaver SMSF |
| Westpac | DIY Super |

SMSF Term Deposit Providers

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|-------------------|
| AMP |
| ANZ |
| Bank First |
| Bank of Melbourne |
| BankSA |
| Bankwest |

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|-------------------------|
| Citi |
| Commonwealth Bank |
| CUA |
| G&C Mutual Bank |
| Greater Bank |
| HSBC |
| ING |
| Macquarie |
| ME |
| NAB |
| RaboDirect |
| Regional Australia Bank |
| Rural Bank |
| St.George |
| Suncorp |
| Westpac |

Mobile Banking App Providers

| |
|--------------------------|
| AMP |
| Arab Bank Australia |
| Australian Military Bank |
| Australian Unity |
| Auswide Bank |
| Bank Australia |
| Bank First |
| Bank of Melbourne |
| Bank of Queensland |
| Bank of Sydney |
| Bank of us |
| BankSA |
| BankVic |
| Bankwest |
| bcu |
| Bendigo Bank |

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|----------------------------------|
| Beyond Bank |
| BOQ Specialist |
| Citi |
| Coastline Credit Union |
| Community First Credit Union |
| Credit Union SA |
| CUA |
| Defence Bank |
| Delphi Bank |
| Endeavour Mutual Bank |
| G&C Mutual Bank |
| Gateway Bank |
| Goldfields Money |
| Greater Bank |
| Heritage Bank |
| HSBC |
| Hume Bank |
| Illawarra Credit Union |
| IMB Bank |
| Macquarie |
| Maitland Mutual Building Society |
| ME |
| MOVE Bank |
| MyState Bank |
| Newcastle Perm |
| P&N Bank |
| People's Choice Credit Union |
| Police Bank |
| Police Credit Union |
| QBANK |
| Qudos Bank |
| Queensland Country Credit Union |
| Queenslanders Credit Union |
| RACQ Bank |
| RAMS |
| Regional Australia Bank |
| Rural Bank |

| |
|-----------------------------|
| SCU |
| Southern Cross Credit Union |
| St.George |
| Summerland Credit Union |
| Suncorp |
| Teachers Mutual Bank |
| UBank |
| UniBank |
| Unity Bank |
| Westpac |

| Money Management Apps |
|-----------------------|
| Frollo |
| Money Brilliant |
| MoneySoft |
| MoneyTree |
| Pocketbook |
| Pocketsmith |
| Spendee |
| Wallet |