

# Mozo Experts Choice Awards

## Deposits

Methodology Report  
February 2018



# Mozo Experts Choice Awards

The Mozo Experts Choice Awards recognise products that deliver exceptional value or benefits to consumers.

Product providers don't pay to be in the running and we don't play favourites. Our judges base their decision on hard-nosed calculations of value to the consumer, using Mozo's extensive product database and research capacity. Every day, Mozo keeps track of thousands of products in banking, insurance and energy.

Within each category, awards are typically given to the top 10% of products. All winning products are deemed worthy of consideration as a good value product in that category; we do not publish a ranking of products within the winners list.

Additional awards may also be given to recognise a product provider who has performed strongly in a broader range of product areas than any other.

# What products do we consider?

In carrying out the Mozo Experts Choice Awards in Deposit Accounts we analysed 510 products issued by 78 Australian financial institutions based on data contained in Mozo's product database as at 31 December 2017.

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

Any 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?**

For the Experts Choice Awards Mozo awards the top 10% of products, but no more than 10, in each category. Where the same product is available from a number of related institutions all institutions were given the award.

To recognise that some people would prefer to conduct their banking with a product offered by one of the 'big 4' banks we aim to award a 'big 4' product in each category. Where none appears in the winner group the highest ranked product offered by a big 4 bank is awarded, providing all criteria for that award has been met. Any awards of this type are noted as such at the bottom of the results list for the category.

To recognise the provider that has been the most successful in these awards, we may award an overall provider of the year award. The overall award would go to a provider that has won awards in a larger and / or broader range of categories, including any award categories the judges consider to be a must-have category. Where award wins do not identify a

clear winner, the judges will consider rankings of all providers in all categories.

## Mozo Experts Choice Awards Deposit Account Winners 2018

### Exceptional Everyday Account

Bankwest	Hero Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
Citi	Plus Transaction Account
ING	Orange Everyday
Macquarie	Platinum Transaction Account
Macquarie	Transaction Account

### Regular Saver

AMP	Bett3r Save Account
Australian Unity	Active Saver
CUA	eSaver Reward
CUA	eSaver Boost
Easy Street	Bonus Saver
ING	Savings Maximiser
ME	Online Savings Account
Police Bank	Bonus Savings Account
RAMS	Saver Account
UBank	USaver with Ultra Transaction Account
NAB (Major Bank Award)	Reward Saver

## Kick Start Savings

AMP	Saver Account
RaboDirect	High Interest Savings Account
Westpac (Major Bank Award)	eSaver

## No Strings Savings

AMP	Saver Account
BankVic	Ezesaver
Beyond Bank	monEsaver Internet Savings Account
Easy Street	Easy Savings Account
Heritage Bank	Online Saver
Illawarra Credit Union / Catalyst Money	Saver
Move	Express Saver
Queenslanders Credit Union	GoSaver Online Account
RaboDirect	High Interest Savings Account
UBank	USaver
Westpac (Major Bank Award)	Life

## Term Deposit

Greater Bank	Term Deposit
Maitland Mutual Building Society	Term Deposit
ME	Term Deposit
People's Choice Credit Union	Term Deposit
Police Bank	Term Deposit
Qudos Bank	Term Deposit
RaboDirect	Term Deposit
Teachers Mutual Bank/UniBank	Term Deposit
Westpac (Major Bank Award)	Term Deposit

## Short Term Deposit

firstmac	Term Deposit
Goldfields Money	Term Deposit
UBank	Term Deposit

## Pocket Money Saver

Bank of Sydney	Student Savings Account
Beyond Bank	Junior Saver Account
Endeavour Mutual Bank	Kick Start Saver
Maitland Mutual Building Society	Mighty Mutual
Westpac (Major Bank Award)	Bump Savings

## Pocket Money Regular Saver

bcu	Scoots Super Saver
Credit Union SA	Children's Savings Account
Endeavour Mutual Bank	Kick Start Saver
Westpac (Major Bank Award)	Bump Savings

## Pocket Money Mobile App

Commonwealth Bank	Commbank Youth App
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## Student Savings Account

Bank of Sydney	Student Savings Account
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## Pensioner Savings Account

Goldfields Money	Pensioner Saving Account
Heritage Bank	Pension Plus
RACQ Bank	Advantage Plus Account

## Everyday Banking Innovation

Bankwest	Halo
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## SMSF Regular Saver

Australian Military Bank	DIY Super Saver Account
CUA	eSaver Boost
Qudos Bank	DIY Super Saver
Westpac (Major Bank Award)	DIY Super

## SMSF Kick Start Savings

RaboDirect	DIY Super High Interest Savings Account
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## SMSF No Strings Savings

AMP	SuperEdge Saver Account
Australian Military Bank	DIY Super Saver Account
BankVic	SMSF Saver
Heritage Bank	Secure Super Account
Westpac (Major Bank Award)	DIY Super

## SMSF Term Deposit

Greater Bank	Term Deposit
ME	Business Term Deposit
RaboDirect	Term Deposit
Westpac	Term Deposit



## Savings Bank of the Year

UBank

## SMSF Savings Bank of the Year

RaboDirect

## Best Major Bank for Deposits

Westpac



# How are the winners determined?

Mozo Experts Choice Awards for Credit Cards are awarded in the following categories and based on the following methodology:

## Exceptional Everyday Account

**Aim:** To identify the bank accounts that:

- (a) charge no account-keeping, ATM or EFTPOS fees if you use it as your main account and pay a regular monthly salary into it;  
AND
- (b) provide additional customer value that makes the account stand out from the others, such as 0% forex margin, rewards points, Platinum benefits with a fee waiver, or higher interest.

**Method:** In this category, all accounts that meet the qualifying criteria in (a) are shortlisted. The judges examine all shortlisted accounts for benefits as described in (b) that demonstrate value that's measurably superior to the rest of the shortlist.

## Personal Savings - No Strings Savings, Regular Saver, Kick Start Savings

**Aim:**

**Regular Saver:** This 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.

**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.

**No Strings Savings:** This category identifies the savings accounts with the best rates for people 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.

**Method:** To qualify for these awards the savings account 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.

Base, Introductory Bonus and Ongoing Bonus rates that apply for each account for a deposit amount of \$10,000 were extracted at the end of October, November and December 2017.

For the No Strings Savings and Regular Saver categories, the rates relevant to each category at each of the 3 dates were averaged. For the Kick Start Savings category, the effective annual rate that would apply in the first year was calculated at each of the 3 dates and these were averaged.

While conditions for earning Ongoing Bonus rates vary, for the Regular Saver category we assumed that those conditions were met for each account. Ongoing Bonus rates were not taken into account for the No Strings or Kick Start Savings categories.

For the No Strings Savings category, the account must not require a linked everyday banking account with the same provider in order to transfer funds, or where such a linked account is required the account must have no mandatory fees or have conditions required to avoid fees.

The top 10 products, to a maximum of 10% of all products considered, were given awards in each category.

## Term Deposits (and Short Term Deposit)

### **Aim:**

**Term Deposit:** To identify the providers offering personal customers the best interest rates across a broad range of term investments.

**Short Term Deposit:** To identify the providers offering personal customers the best interest rates for terms up to 13 months. We acknowledge that not all providers offer rates for terms of more than 1 year so this category assesses only short and medium term rates. Providers that have already won a Term Deposit award were excluded from the winners list for this category.

**Method:** 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; and
- a deposit of \$25,000.

We consider 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 2017 were 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 timeframe 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 any 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.

The top 10 products, to a maximum of 10% of all products considered, were given awards in each category.

## Kids Savings Accounts - Pocket Money Saver, Pocket Money Regular Saver

### **Aim:**

**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.

**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.

**Method:** To qualify for these awards the savings account must:

- 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; and
- have no notice period to withdraw funds.

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

## Pocket Money Mobile App

**Aim:** This category identifies the App that best helps kids learn how to manage their money.

**Method:** 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.

## Pensioner Savings Account

**Aim:** This category identifies the Pensioner Accounts that deliver the best value when taking into account both interest rate and fees.

**Method:** For all accounts identified by providers as Pensioner Accounts we ran a range of scenarios to calculate the interest that would be earned on account balances up to \$20,000, and the fees charged for various levels of ATM and EFTPOS transactions that we considered would be made by a reasonable user, arriving at a net cost or benefit. Those accounts that consistently delivered the best value across the scenarios were awarded.

## Everyday Banking Innovation

While there haven't been any major advancements in bank accounts themselves in the past 12 months, there have been several steps forward in payment devices known as 'wearables'. Heritage launched a payment

strap in April last year, and Westpac followed with its tag that can currently be inserted into a strap or tag (designer options expected soon). There has also been a very limited trial of sunglasses as a payment option.

The form factor Bankwest have made available with their Halo payment ring is unique, useful, and the first to push paywear into something that combines practicality with fashion. As a leading step in a new direction, the judges felt it most deserving of our Everyday Banking Innovation award for 2018.

## SMSF Savings Account categories

There are 3 categories of awards for SMSF accounts: SMSF No Strings Savings, SMSF Regular Saver and SMSF Kick Start Savings. 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.

## SMSF Term Deposit

The SMSF category was judged using the same criteria and process as for the Personal Term Deposit category, but only considering those term deposit products that are available to SMSF customers.

## Savings Bank of the Year

**Aim:** To identify the provider with the best performing product range across the personal categories judged for these awards.

**Method:** The judges first consider the number of product awards won by each provider, to see if one provider stands out in terms of the number of awards and the breadth of categories won. This year, the process identified a shortlist but did not identify a clear winner.

From the shortlist, the judges considered each provider's best-ranked product in each category - to identify the providers that have the best average rankings across all categories and to examine any strengths of weaknesses in their product range. Providers were assessed on the basis of how consistently they were highly ranked, and specifically how well they ranked in key categories, which this year the judges felt were Exceptional Everyday Account, Term Deposit, and Regular Saver.

## SMSF Savings Bank of the Year

**Aim:** To identify the provider with the best performing product range across the SMSF categories judged for these awards.

**Method:** The judges first consider the number of product awards won by each provider, to see if one provider stands out in terms of the number of awards and the breadth of categories won. This year, the process identified a shortlist but did not identify a clear winner.

From the shortlist, the judges considered each provider's best-ranked product in each category - to identify the providers that have the best average rankings across all categories and to examine any strengths of weaknesses in their product range. Providers were assessed on the basis of how consistently they were highly ranked, and specifically how well they ranked in key categories, which this year the judges felt was the SMSF Term Deposit category.

## Best Major Bank for Deposits

**Aim:** To identify the Big 4 Bank with the best performing product range across the categories judged for these awards.

**Method:** The judges first considered the number of product awards won by each Big 4 Bank, to see if one provider stands out in terms of the



number of awards and the breadth of categories won. This year, the process identified a clear winner.

# How we manage conflicts of interest

Mozo Experts Choice 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.

A provider can participate in the Mozo Experts Choice Awards free of charge.

Mozo charges a licence fee to providers should they wish to use the Mozo Experts Choice Awards badges in their own marketing activities. Mozo may also offer promotional packages that may be purchased.

A product provider may also choose to list its products on the Mozo website in a way that may generate revenue for Mozo.

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

*DISCLAIMER: Any statement in this document is general in nature 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.*

## Who is Mozo?

Mozo Pty Ltd 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, and energy.

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 is our 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.

Peter Marshall is our Product Data Manager. He has over 30 years' experience in finance, including managing product data at other financial comparison sites before Mozo.

AJ and Peter are both Responsible Managers on Mozo's Australian Financial Services License and Australian Credit License.

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ABN: 68 128 199 208. AFSL & ACL 328141  
Level 11, 263 Clarence St, Sydney NSW 2000



# Appendix

List of all issuers and names of products considered in the awards.

## Everyday Banking Accounts

Provider	Product
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	Lite Direct Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
bcu	Access Account
bcu	Basic Access Account
Bendigo Bank	Everyday Account
Beyond Bank	Access Savings Account
Beyond Bank	Everyday Account
Big Sky	Everyday Banking Account
BOQ Specialist	Everyday Plus Account
BOQ Specialist	One Account
Catalyst Money	Everyday
Catalyst Money	Everyday Lite
Citi	Cash Investment 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
Defence Bank	Teen Saver
Delphi Bank	Liberty Account
Delphi Bank	Savings Account
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver
Gateway Credit Union	Edge Account
Gateway Credit Union	Everyday Savings
Goldfields Money	General Savings Account
Greater Bank	Access Account
Greater Bank	Ultimate Access Account
Heritage Bank	Money Manager
Heritage Bank	Simply Access
HSBC	Day to Day Account
Hume Bank	All Purpose
Hume Bank	Essential
Hunter United	On Call Account
Hunter United	Premium Access Account
Illawarra Credit Union	Everyday
Illawarra Credit Union	Everyday Lite
IMB Bank	Everyday Account
IMB Bank	Everyday Unlimited Account
ING	Orange Everyday
Macquarie	Platinum Transaction Account
Macquarie	Transaction Account
Macquarie Credit Union	Access Account
Maitland Mutual Building Society	Express Savings Account
ME	Everyday Transaction Account
Move	Everyday Saver
MyState	Everyday Account
NAB	Classic Banking Account
NAB	Classic Banking Account (with Platinum Visa Debit Card)
Newcastle Permanent	Basic Access Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Statement Savings 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 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	Action Account
Queenslanders Credit Union	Basic Account
Queenslanders Credit Union	Junior Savers Account
Queenslanders Credit Union	LiveFree Account
RACQ Bank	Everyday Account
RAMS	Action Account
Regional Australia Bank	Access Savings Account
Regional Australia Bank	Community Partnership Account
Regional Australia Bank	eFree
Regional Australia Bank	Youth Account
Rural Bank	Everyday Account
SCU	Access Savings
Select Encompass Credit Union	Transaction Account
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
The Rock	Everyday Account
UBank	USaver Ultra Transaction Account
UniBank	Everyday Direct Account
Unity Bank	Access Saving Account
Westpac	Choice

## Personal Savings Accounts

Provider	Product
AMP	Bett3r Save 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	Bonus 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
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
bcu	Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver Account
Beyond Bank	Bonus Saver Account
Beyond Bank	monEsaver Internet Savings Account
Big Sky	Cash Management
Big Sky	Net Invest
Catalyst Money	Bonus Saver
Catalyst Money	Cash Management Account
Catalyst Money	Saver
Citi	Online Saver
Citi	Ultimate Saver
Coastline Credit Union	Bonus 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
G&C Mutual Bank	Bonus Saver
G&C Mutual Bank	Cash Management
G&C Mutual Bank	InetSaver
Gateway Credit Union	eMax Saver
Goldfields Money	Cash Management Account
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	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
ING	Savings Accelerator
ING	Savings Maximiser
Macquarie	Cash Management Account
Macquarie Credit Union	Investment Account
Macquarie Credit Union	Online Savings Account
Macquarie	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	Express Saver
MyState	Saver Account
MyState	Special eSaver Account
NAB	Cash Manager
NAB	iSaver
NAB	Reward Saver

nabtrade	High Interest Account
Newcastle Permanent	Online Savings Account
Newcastle Permanent	Rapid Saver 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	GoSaver Online Account
Queenslanders Credit Union	MoneyMaker 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
Rural Bank	Gold Cash Management
Rural Bank ONE	Saver
SCU	Cash Management Account
SCU	iNetSaver Account
SCU	Money Market Account
SCU	Motivator Savings Account
Select Encompass Credit Union	Direct Saver Account
Select Encompass Credit Union	Emoney 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
The Rock	Special eSaver 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 Deposits

Provider	Product
AMP	Term Deposit
ANZ	Advance Notice Term Deposit
ANZ	Term Deposit
Arab Bank Australia	Term Deposit
Australian Military Bank	Term Deposit
Auswide Bank	Term Deposit
Bank Australia	Term Deposit
Bank First	Term Deposit
Bank of Melbourne	Term Deposit
Bank of Queensland	Premier Investment
Bank of Sydney	Term Deposit
Bank of us	Term Deposit
BankSA	Term Deposit
BankVic	Term Deposit
Bankwest	Gold Term Deposit
Bankwest	Online Term Deposit
bcu	Term Deposit
Bendigo Bank	Term Deposit
Beyond Bank	Term Deposit
Big Sky	Term Deposit
BOQ Specialist	Term Deposit
Catalyst Money	Term Deposit
Citi	Term Deposit
Coastline Credit Union	Term Deposit
Commonwealth Bank	Term Deposit
Community First Credit Union	Term Deposit

Credit Union SA	Term Deposit
CUA	Term Deposit
Defence Bank	Term Deposit
Delphi Bank	Term Deposit
firstmac	Term Deposit
G&C Mutual Bank	Term Deposit
Gateway Credit Union	Term Deposit
Goldfields Money	Term Deposit
Greater Bank	Term Deposit
Heritage Bank	Term Deposit
HSBC	Term Deposit
Hume Bank	Term Deposit
Hunter United	Term Deposit
Illawarra Credit Union	Term Deposit
IMB Bank	Term Deposit
ING	Term Deposit
Macquarie Credit Union	Term Deposit
Macquarie	Term Deposit
Maitland Mutual Building Society	Term Deposit
ME	Term Deposit
Move	Term Deposit
MyState	Income Deposit Account
MyState	Online Term Deposit
MyState	Term Deposit
NAB	Term Deposit
Newcastle Permanent	Term Deposit
P&N Bank	Term Deposit
People's Choice Credit Union	Term Deposit
Police Bank	Term Deposit
Police Credit Union	Term Deposit
QBANK	Term Deposit
Qudos Bank	Term Deposit
Queensland Country Credit Union	Term Deposit
Queenslanders Credit Union	Term Deposit
RaboDirect	Term Deposit
RACQ Bank	Term Deposit
Regional Australia Bank	Term Deposit
Rural Bank ONE	Term Deposit
Rural Bank	Term Deposit
SCU	Term Deposit
St.George	Term Deposit
Summerland Credit Union	Term Deposit
Suncorp	flexiRate
Suncorp	Term Deposit
Teachers Mutual Bank	Term Deposit
The Rock	Term Deposit
UBank	Term Deposit
UniBank	Term Deposit

Unity Bank	Term Deposit
Westpac	Term Deposit

## Kids Savings Accounts

Provider	Product
ANZ	Progress Saver (Kids)
Auswide Bank	Ziggy Kids Saver
Bank Australia	mySaver
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
Catalyst Money	Wildlife Saver
Commonwealth Bank	Youthsaver
Community First Credit Union	Junior Saver
Credit Union SA	Children's Savings Account
CUA	Youth eSaver
Delphi Bank	Junior Smart Saver
Gateway Credit Union	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
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	Junior Savers Account
Select Encompass Credit Union	Kick Start 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)

## Pensioner Savings Accounts

Provider	Product
AMP	SuperEdge Pension Account
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 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
Big Sky	Golden Saver
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	Pensioner Saving Account
Greater Bank	Retirement Plus
Heritage Bank	Pension Plus
Hume Bank	Retirement Account
Hunter United	VIP Pension Account
Illawarra Credit Union	Everyday Plus
IMB Bank	Wisdom Saver
Macquarie Credit Union	Gold Retirement Account
Maitland Mutual Building Society	Retirement Account
MyState	Access Assist Account
NAB	Retirement Account
Newcastle Permanent	Special Monthly Interest Account
People's Choice Credit Union	Club 55 Account
Police Credit Union	The Master Club Account
Queensland Country Credit Union	Pension Plus
Queenslanders Credit Union	Pensioner Account
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

## SMSF Savings Accounts

Provider	Product
AMP	SuperEdge Saver Account
ANZ	Business Online Saver
Arab Bank Australia	Online Savings Account
Australian Military Bank	DIY Super Saver Account
Auswide Bank	SMSF Account
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
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 Deposits

Provider	Product
AMP	Term Deposit
ANZ	Term Deposit
Bank First	Term Deposit
Bank of Melbourne	Term Deposit
Bank of Sydney	Term Deposit
BankSA	Term Deposit
Bankwest	Business TD Direct
Bankwest	Gold Term Deposit
Big Sky	SMSF Term Deposit
Citi	Term Deposit
Commonwealth Bank	Term Deposit
CUA	Term Deposit
G&C Mutual Bank	Term Deposit
Greater Bank	Term Deposit
HSBC	Term Deposit
ING	Business Term Deposit
Macquarie	Term Deposit
ME	Business Term Deposit
NAB	Term Deposit
Newcastle Permanent	Term Deposit
RaboDirect	Term Deposit
Regional Australia Bank	Term Deposit
Rural Bank ONE	Term Deposit
Rural Bank	Term Deposit
St.George	Term Deposit
Suncorp	flexiRate
Suncorp	Term Deposit
UBank	SMSF Term Deposit
Westpac	Term Deposit