



# Customer Owned Institution of the Year Award

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## Customer Owned Institution of the Year

Company	Variable Home Loan Rate*	Flexible Saver Rate**	Regular Saver Rate**	Travel Insurance	Income Protection	Life Insurance	Motor Vehicle Insurance	Home and Contents Insurance
Australian Military Bank	4.69%	1.40%	2.55%	✓	✗	✗	✓	✓
B&E Personal Banking	4.09%	-	1.50%	✓	✗	✗	✓	✓
Bank Australia	3.86%	1.65%	2.60%	✓	✓	✓	✓	✓
BankVic	3.79%	2.00%	2.40%	✓	✓	✗	✓	✓
bcu	3.84%	1.71%	1.71%	✓	✓	✓	✓	✓
Beyond Bank	4.24%	1.90%	1.90%	✓	✓	✓	✓	✓
Catalyst Money	4.20%	2.05%	2.25%	✓	✓	✓	✓	✓
Community First CU	4.10%	-	2.40%	✓	✗	✗	✓	✓
CUA	3.99%	-	2.85%	✓	✗	✓	✓	✓
Defence Bank	4.45%	2.40%	2.40%	✓	✗	✗	✓	✓
Easy Street Fin Services	4.10%	2.00%	2.65%	✓	✗	✗	✓	✓
ECU Australia	4.31%	1.70%	2.65%	✓	✓	✗	✓	✓
FCCS Credit Union	3.99%	2.51%	2.51%	✓	✓	✗	✓	✓
First Option Credit Union	4.44%	1.60%	1.90%	✓	✗	✗	✓	✓
G&C Mutual Bank	4.07%	-	1.61%	✓	✓	✓	✓	✓
Gateway Credit Union	3.85%	1.75%	1.75%	✓	✗	✓	✓	✓
Heritage Bank	3.99%	1.80%	2.20%	✓	✓	✓	✓	✓

Report Date: June, 2017

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\*Based on an Institutions minimum rate available for the profile *Established Home Owner - Variable - \$350,000* which have been rated in CANSTAR's Home Loans rating.

\*\*Based on an Institutions total maximum rate based on \$10,000 and available for the above profiles which have been rated in CANSTAR's Savings & Transaction Accounts Rating.



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Holiday Coast CU	4.79%	-	-	✓	✓	✓	✓	✓
Horizon Credit Union	4.19%	1.50%	2.25%	✓	✓	✓	✓	✓
Hume Bank	3.99%	2.20%	2.20%	✓	✗	✓	✓	✓
Hunter United	3.87%	1.40%	2.25%	✓	✗	✗	✓	✓
Illawarra CU NSW	4.20%	2.05%	2.25%	✓	✓	✓	✓	✓
IMB	3.89%	-	2.20%	✓	✓	✓	✓	✓
Macquarie Credit Union	3.79%	-	1.65%	✓	✗	✗	✓	✓
MOVE - People Driven Banking	3.99%	2.40%	2.40%	✓	✗	✓	✓	✓
My Credit Union	3.39%	1.25%	1.50%	✓	✓	✓	✓	✓
Newcastle Permanent	3.84%	3.00%	3.00%	✓	✓	✓	✓	✓
Northern Inland CU	3.94%	-	-	✓	✗	✗	✓	✓
P&N Bank	3.99%	2.75%	2.75%	✓	✗	✓	✓	✓
People's Choice Credit Union	4.47%	1.90%	2.55%	✓	✗	✗	✓	✓
Police Bank	4.04%	1.75%	2.75%	✓	✗	✓	✓	✓
QT Mutual Bank	3.95%	1.65%	1.65%	✓	✓	✓	✓	✓
Qudos Bank	3.99%	1.75%	2.40%	✓	✓	✓	✓	✓
Queenslanders CU	4.03%	2.30%	2.30%	✓	✓	✓	✓	✓

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SCU	3.77%	2.25%	2.25%	✓	✓	✓	✓	✓
SERVICE ONE Alliance Bank	4.45%	-	-	✓	✗	✗	✓	✓
Teachers Mutual Bank	4.04%	1.56%	2.36%	✓	✓	✓	✓	✓
The Capricornian	3.89%	1.60%	1.60%	✓	✗	✗	✓	✓
The Mac	4.14%	1.20%	1.20%	✓	✓	✓	✓	✓
The Mutual	4.28%	2.65%	2.20%	✓	✗	✗	✓	✓
Transport Mutual Credit Union	4.81%	1.10%	1.10%	✓	✗	✗	✓	✓
UniBank	4.04%	1.56%	2.36%	✓	✓	✓	✓	✓
Victoria Teachers Mutual Bank	3.89%	1.75%	2.45%	✓	✓	✓	✓	✓
Woolworths Employees CU	4.26%	1.25%	1.25%	✓	✗	✗	✓	✓

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