



What is the Canstar *Everyday Banking & Savings Award*?

CANSTAR's *Everyday Banking and Savings Award* uses a sophisticated rating methodology, unique to CANSTAR, which compares institutions' everyday banking products and accessibility throughout Australia.

CANSTAR Bank of the Year – Everyday Banking and CANSTAR Bank of the Year – Savings is awarded to the institution that provides the strongest combination of products across the Savings and Transaction Account Star Ratings profiles, as well as excelling in products from the Credit Card Star Ratings (Everyday Banking Award) and Term Deposit Award (Savings Award). Beyond products, the awards recognise institutions that back up quality products with great service to their customers, with the coverage and savings tools offered by institutions recognised in the respective awards.

Eligibility Requirements

To be eligible for the Everyday Banking Award, institutions must:

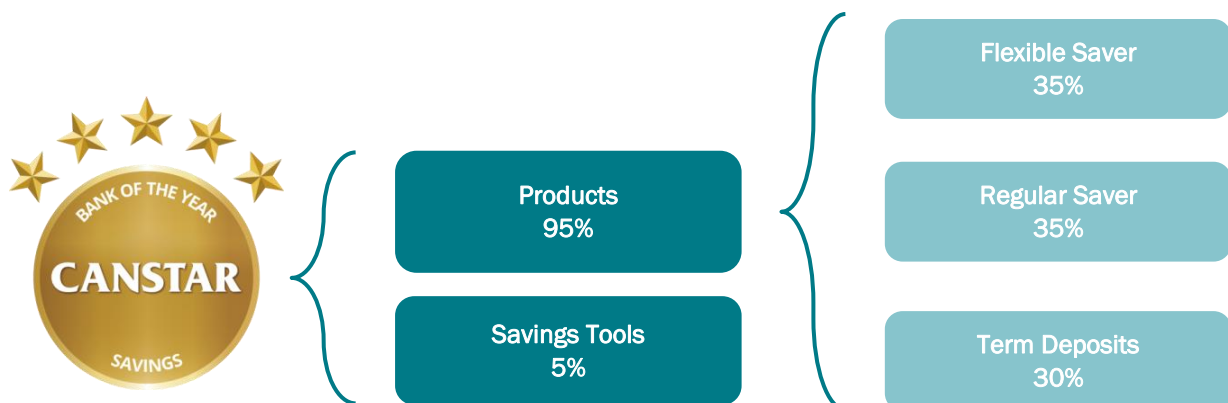
- Offer a Deposit Account rated in the Savings and Transaction Account Star Ratings
- Offer a Credit Card rated in the Credit Cards Star Ratings

To be eligible for the Savings Award, institutions must:

- Offer a Deposit Account rated in the Savings and Transaction Account Star Ratings
- Offer Term Deposits

Savings Award Methodology

CANSTAR's Savings Award gives recognition to institutions offering competitive savings accounts and term deposits, as well as additional savings tools that benefit consumers.

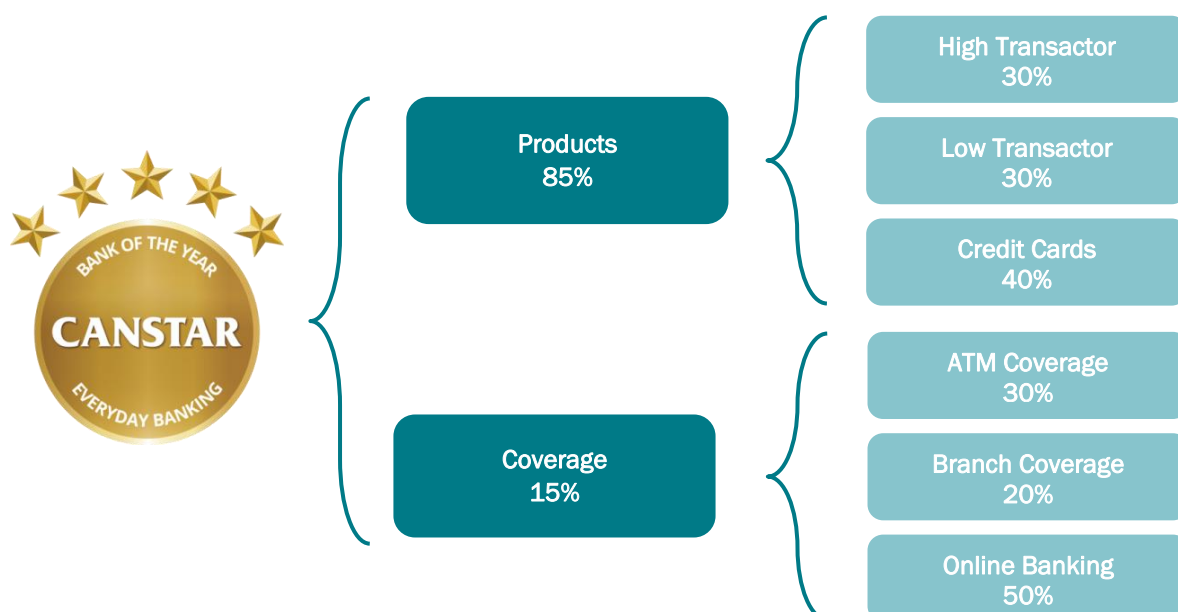


The following is a brief overview of the elements considered within the Savings Award. Further details on how individual products are assessed can be found in the Savings and Transaction Account Star Ratings and the Term Deposit Award methodology documents:

Flexible Saver	For customers looking to maximize their savings with no restrictions. To be eligible, the account must offer a base rate of 0.50% or higher on a balance of \$25,000.
Regular Saver	For more active savers who are willing to meet stricter conditions to achieve higher levels of interest. To be eligible the account must offer a total rate of 1% or higher on a balance of \$10,000.
Term Deposit	Each term deposit product reviewed for the CANSTAR <i>Term Deposit Award</i> is awarded points for its comparative pricing and for the array of positive features attached to the product. Points are aggregated to achieve a Pricing score and a Features score.
Savings Tools	Savings Tools score is calculated by using the results from the Online Banking Award results, with points awarded for a variety of savings tools which are provided by the institution as part of their online banking platform, with aggregate scores indexed against the market leader.

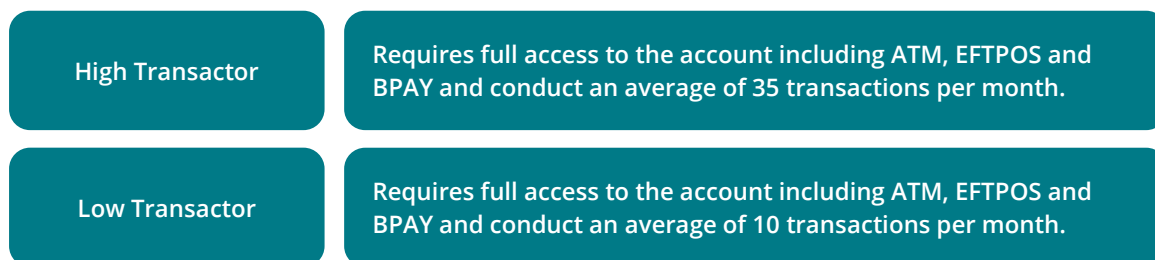
Everyday Banking Award Methodology

CANSTAR's Everyday banking Award recognises institutions that offer competitive transaction accounts and credit cards for a variety of consumers with different spending levels and transaction behaviour. In addition, institutions that provide their consumers with a strong online banking platform and offer comprehensive coverage throughout Australia (ATM and Branch) receive further recognition through a coverage score.

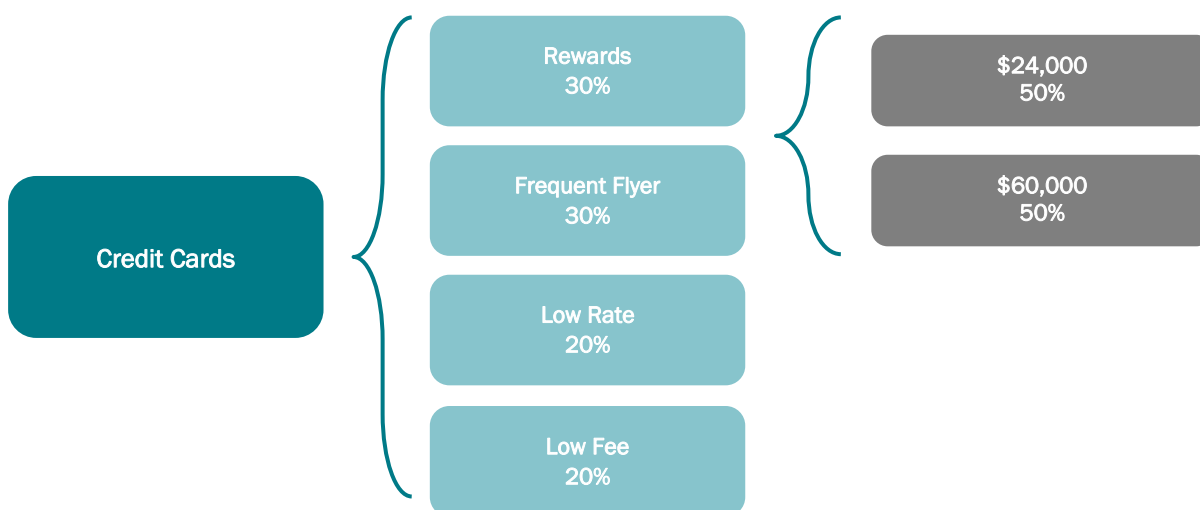


The following is a brief overview of the elements considered within the *Everyday Banking Award*. Further details on how individual products are assessed can be found in the *Savings and Transaction Account Star Ratings* and the *Term Deposit Award* methodology documents:

Transaction Accounts



Credit Cards



The coverage score information is taken from two different sources. The online banking score comes from the CANSTAR *Online Banking Award*. ATM and branch coverage comes from calculations using the latest APRA points of presence information.

Coverage

Coverage	Weighting
ATM Coverage	30%
The ratio of the total number of free ATMs across all Australian states and territories (excluding ACT) against its respective population is calculated against a cap of 15,000 people per ATM. Accounts that allow access to all ATMs in Australia or major four bank's ATMs will receive full points, those who exceed the ATM cap will achieve 70% of the full points and the remaining institutions being indexed against the top score.	
Branch Coverage	20%
The ratio of the total number of across all Australian states and territories (excluding ACT) against its respective population is calculated against a cap of 30,000 people per branch. Any institution that exceeds the branch cap will receive full points, with the remaining institutions being indexed against the cap.	
Online Banking	50%
The CANSTAR <i>Online Banking Award</i> methodology is used to calculate an online banking score for this award, please see the <i>Online Banking Award</i> methodology document for further information.	

Does Canstar rate all products available in the market?

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. However, 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.

How often are products reviewed for awards or star ratings purposes?

All ratings are fully recalculated every 12 months based on the latest features offered by each provider. Canstar also monitors changes on an ongoing basis. The results are published in a variety of mediums (newspapers, magazines, television, websites, etc.)

Does Canstar rate other product areas?

Canstar researches, compares and rates the suite of banking and insurance products listed below. These star ratings use similar methodologies to guarantee quality, consistency and transparency. Results are freely available to consumers who use the star ratings as a guide to product excellence. The use of similar star ratings logos also builds consumer recognition of quality products across all categories. Please access the Canstar website at www.canstar.com.au if you would like to view the latest star ratings reports of interest.



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package banking
- Reward programs
- Travel insurance
- Agribusiness
- Car insurance
- Direct life insurance
- Home & contents
- Life insurance
- Online banking
- Personal loans
- Superannuation
- Travel money cards
- Business banking
- Credit cards
- First home buyer
- Home loans
- Managed investments
- Online share trading
- Pet insurance
- Term deposits
- Youth banking

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