



What is the Canstar *Bank of the Year - Small Business Award*?

In conjunction with the Business Banking Star Ratings, Canstar Bank of the Year - Small Business is awarded to the institution that provides the strongest combination of products across the Business Banking Star Ratings profiles, as well as excelling in a range of institutional factors.

The award gives recognition to the institution that provides the strongest combination of products and additional services to small businesses. Institutional factors that were considered include:

- Branch coverage
- Relationship manager availability
- Online banking functionality
- Merchant services
- Other business services and advice
- Business insights and education

The Canstar *Business Banking Star Ratings* use a sophisticated and unique rating methodology that compares the dominant business banking products in Australia. The ratings are aimed at small businesses of varying sizes, with profiles and loan sizes to suit. Canstar star ratings represent a shortlist of products, enabling consumers to narrow their search to products that have been assessed and ranked.

Ratings range from five to one star. Five-star rated products have been assessed as offering outstanding value to consumers. Additionally, those products that would have achieved a 5-Star rating but have not existed within the market for at least six months at time of rating are awarded a Rising Star.

The four business banking product lines assessed within the *Business Banking Star Ratings* are:

- Business Credit Cards
- Business Loans
- Business Savings and Transaction Accounts
- Business Term Deposits

Eligibility Requirements

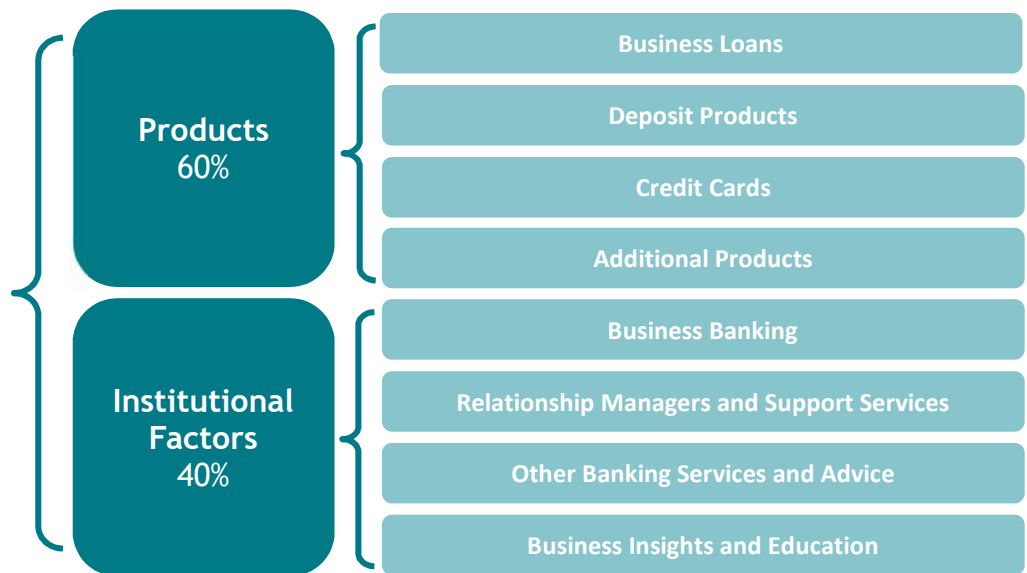
To be eligible for inclusion in the award, institutions must offer the following to small businesses:

- Loans, credit cards and savings/transaction accounts to businesses
- A branch network in a majority of states/territories

Award Methodology

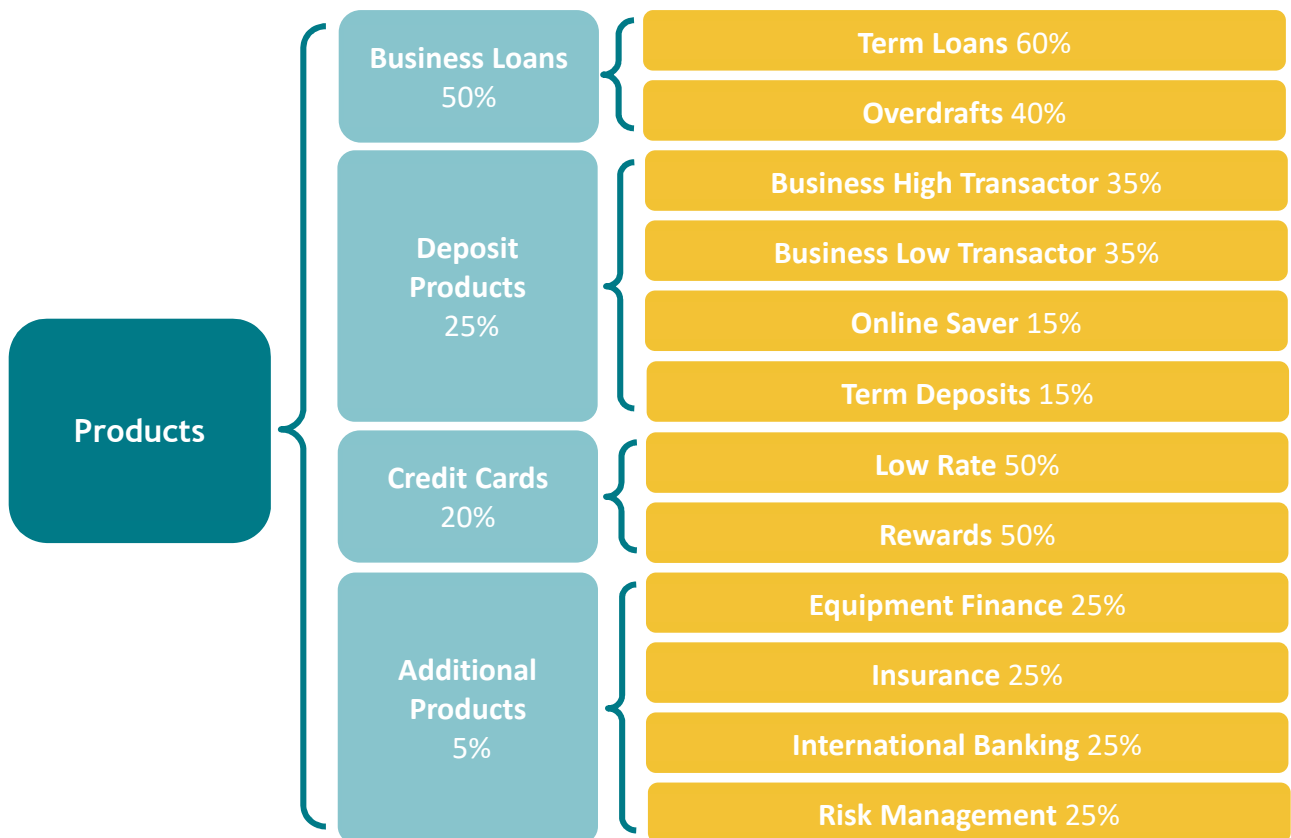
To arrive at the total score, Canstar applies a weight to both the *Product* score and the *Institutional Factors* score received by the institution. The institution with the highest cumulative score is recognised as the Bank of the Year - Small Business.

The breakdown of weighting for each category is displayed in the following methodology trees:



Products Score

The *Products* score is determined by applying weights to four categories of products, being Business Loans, Deposit Products, Credit Cards and Additional Products. Within each product category, weights are applied to subcategories to differentiate between product types within each category. The following methodology tree outlines the weights applied within the *Products* score:



Please refer to the individual star ratings methodologies for Business Credit Cards, Business Loans and Business Savings and Transactions Account for the structure of the underlying star ratings.

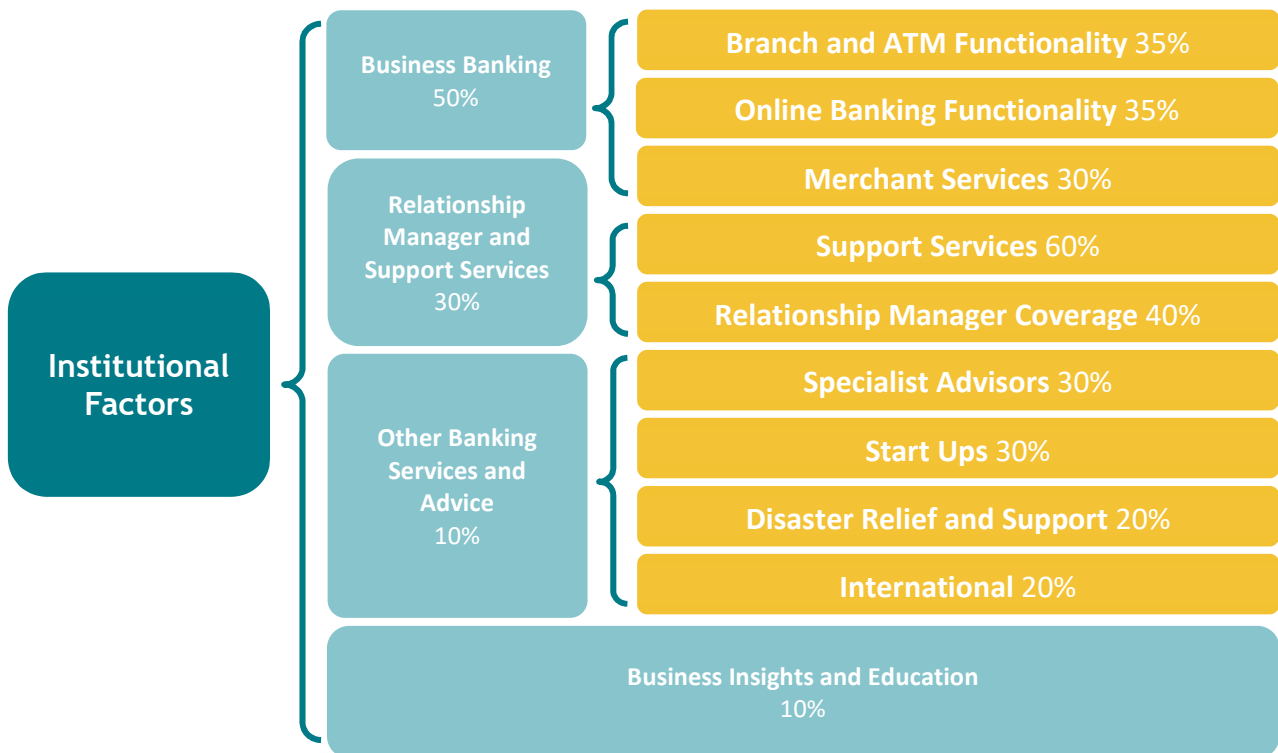
Credit Card Rewards Score

An institution's *Rewards* score for credit card is calculated using three annual spend profiles from Canstar's Business Credit Cards profile with weights listed below. In addition, some institutions may only offer a Rewards or a Frequent Flyer credit card, in this award the best performing of either rewards or frequent flyer will be used to ensure that the institution is optimal product is represented for their credit card score:



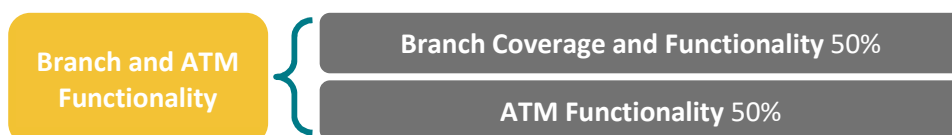
Institutional Factors

The *Institutional Factors* score is determined by applying weights to four major categories, being Business Banking, Relationship Manager & Support Services, Other Banking Services & Advice and Business Insights & Education. These categories are further analysed at a subcategory level as outlined in the weights tree below:



Branch and ATM Functionality

The score for branch coverage is calculated on the basis that if a bank has at least 1 branch per 40,000 people living in each state, then they should receive the full score. The maximum score for each state is based on each state's population relative to the population of Australia. The Branch Coverage score accounts for half of the overall Branch Coverage and Functionality score, with the remainder of the score determined by the service level provided through the institution's branch network.



Relationship Manager Coverage

The score for relationship manager coverage is based on the total number of relationship managers in each state. The maximum score for each state is based on each state's population relative to the population of Australia.

Online Banking Functionality

The Online Banking Functionality score is assessed based on five categories of the business specific functionality that institution's business online banking platform provides to consumers, with the weights of the subcategories outlined in the below weights tree:



How often are products reviewed for star ratings and award purposes?

Ratings and awards are recalculated annually 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, magazine, television, websites, etc.).

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 process 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.

Does Canstar rate other product areas?

Canstar researches, compares and rates the suite of banking, wealth 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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The ratings and awards results do not include all providers and may not compare all features relevant to you. The rating or award is only one factor to take into account when considering these products. Canstar acknowledges that past performance is not a reliable indicator of future performance.

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