



What is the Canstar *Bank of the Year - Agribusiness Award*?

In conjunction with the Canstar's business banking star ratings, Canstar's Agribusiness Award is awarded to the institution that provides a strong combination of products across the business banking star ratings profiles, as well as excelling in a range of institutional factors.

Institutional factors that were considered include:

- Relationship managers
- Online banking functionality
- Other specialist services;
- Information and education services; and
- Disaster Relief and Support

The institution who cumulatively receives the highest score across the areas of consideration is awarded Canstar's Bank of the Year - Agribusiness award.

Eligibility Requirements

To be eligible for inclusion in the award, institutions must offer the following the following products:

- Cash Management Account
- Farm Managed Deposits
- Business Transaction Account
- Business Savings Account
- Business Credit Card
- Business Loans (Overdraft and Term Loan)

Award Methodology

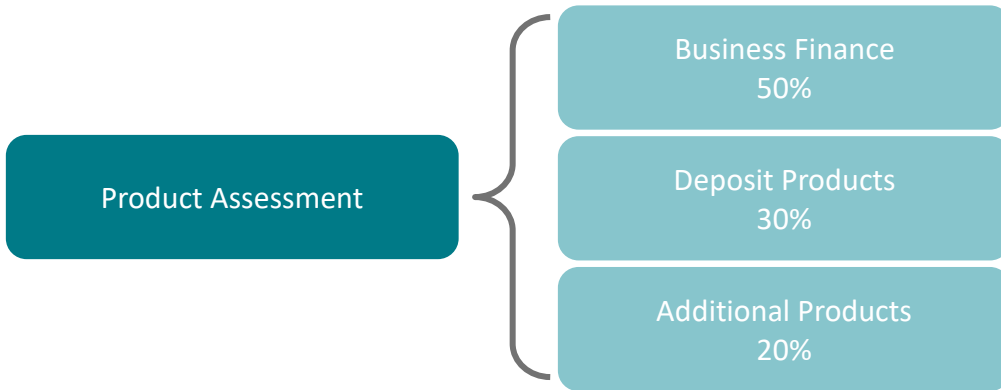
To arrive at the total score, Canstar applies a weight to both the *Product* score and the *Institutional Factors* score received by the institution. The institution with the highest cumulative score is recognised as the Bank of the Year - Agribusiness.

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



Product Assessment

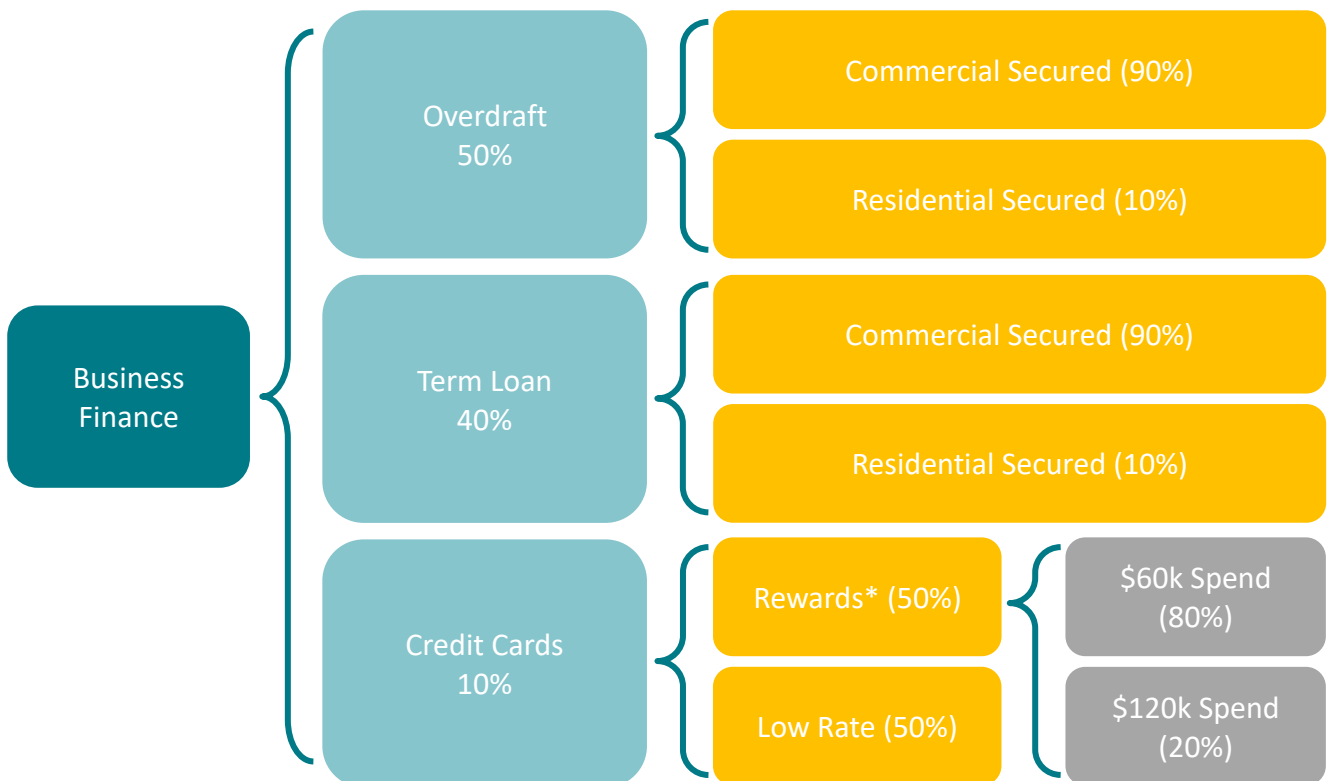
The Product Assessment considers the breadth and depth of an institutions product offering across business finance, deposit product and additional products. The weights applied to each category of consideration is outlined below:



Business Finance

The methodology applied for Term loan, Overdraft and Credit cards is that used in Australian Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

In both the Term Loan and Overdraft, 90% of the total weight has been placed in the commercial secured products and the credit card rewards and low rate profiles contribute 50% each to the total credit card score.

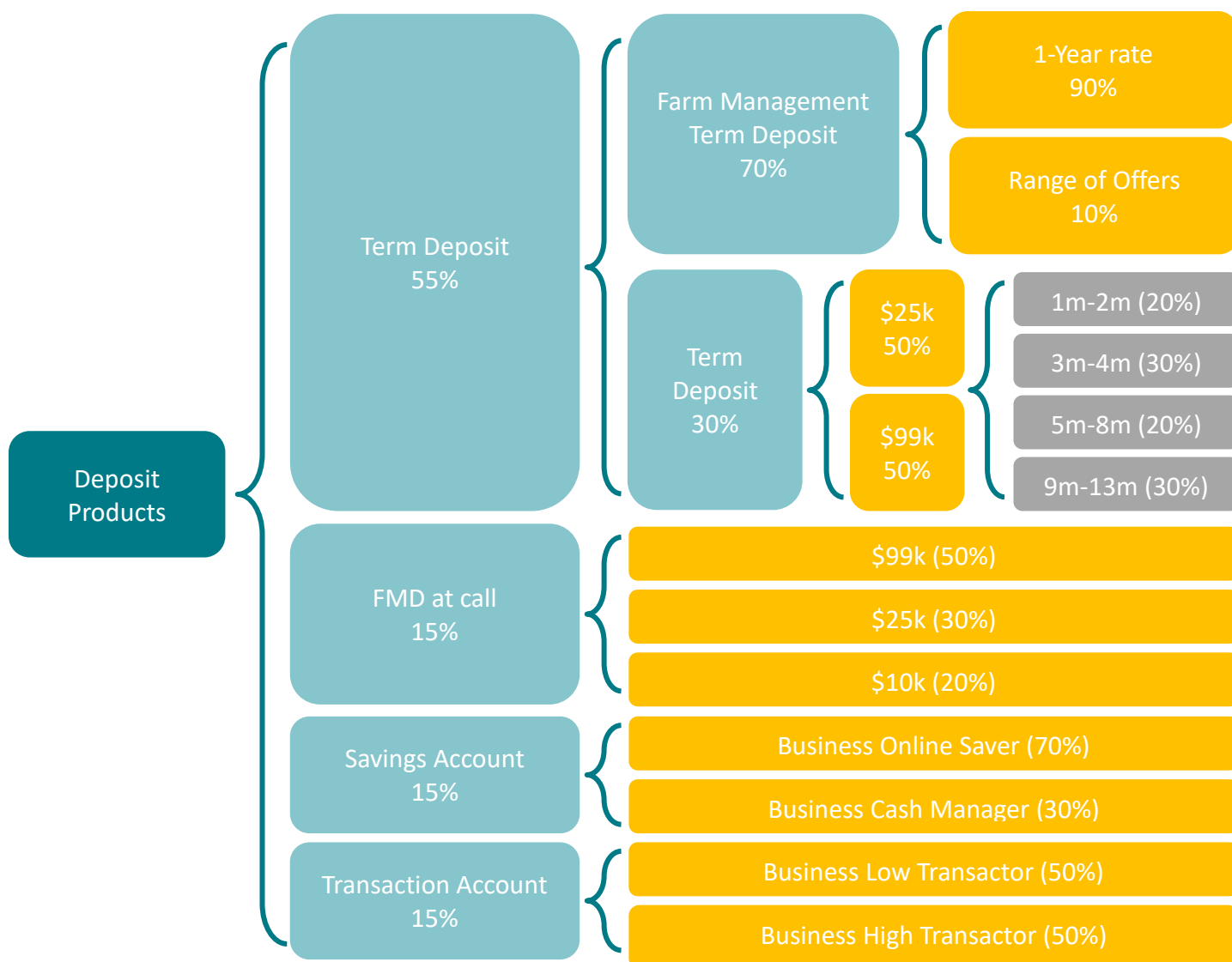


*Credit Card Rewards performance is taken as the best performing product from either the “Rewards” or “Frequent Flyer” methodology.

Deposit Products

The methodology applied for Savings and Transaction accounts is that used in Australian Business Banking Star Ratings which consider the value proposition (i.e. price and features) of each product against its peers.

Term deposit and FMD at call sections are predominately rate-based calculations with no consideration placed on product features. Within Farm Management Term Deposits the range of offers are considered i.e. the amount of terms available.



Additional Products

The Additional Products category considers the additional products an institution offers or has available to the agribusiness sector. The categories and weights assigned are outlined in the below table:

| Additional Product Category | Weight |
|------------------------------|--------|
| Seasonal Finance | 10% |
| Equipment Finance | 10% |
| Environment Loan | 10% |
| Special Purpose Loan | 10% |
| Risk Management | 10% |
| Investments | 10% |
| Multiple Product Discounts | 10% |
| Insurances | 10% |
| International Banking | 10% |
| Unsecured Facilities offered | 10% |

Institutional Assessment

Along with the considering the product offering of each participating institution, Canstar consider a range of institutional factors. Due to the specialist nature of the various types of agribusinesses, it is important that an institution is able to provide the necessary support and services.

Within this section an institutions offering we will be considered against its peers across their network of relationship managers, the range of additional products offered, other specialist services, online banking offering and information and education services.

The number of branches and agribusiness managers are weighted based on the number of farms in each state according to the Australia Bureau of Statistics.

Area classifications for major city / regional are as per the Australian Statistical Geography standard (ASGS) Remoteness Structure.

| Category | Weight |
|--|------------|
| Agribusiness Service and Support | 50% |
| Agribusiness Managers | 45% |
| Customer to manager ratio | 45% |
| Number of relationship managers | 35% |
| Accessibility | 20% |
| Physical Presence | 25% |
| Branches | 80% |
| Regional | 80% |
| Major City | 20% |
| Centres | 20% |
| Other Specialist Services | 15% |
| Phone Support | 15% |
| Information and Education Resources | 20% |
| Tools and Calculators | 65% |
| Benchmarking | 20% |
| Sponsorship and Support | 15% |
| Online Banking Functionality | 20% |
| Transaction History | 25% |
| Payroll | 25% |
| Self Service | 20% |
| Payments | 15% |
| Security Limits | 15% |
| Disaster Relief or Assistance | 10% |

How often are Agribusiness products reviewed for award purposes?

All ratings are fully recalculated every 12 months, based on the latest features offered by each institution. CANSTAR also monitors changes on an ongoing basis. The CANSTAR Agribusiness Award will be decided once a year.

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



- Account based pensions
- Business life insurance
- Deposit accounts
- Health insurance
- Landlord insurance
- Margin lending
- Package Home Loan
- 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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