



# Bank and Customer Owned Institution of the Year Award

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## Bank

Company	Residential Home Loan Available	Investment Home Loan Available	Low Rate Credit Card Available	Rewards Credit Card Available	Flexible Saver Available	Regular Saver Available	High Transactor	Low Transactor	Personal Loans Available	Term Deposits Available
86 400	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗
AMP Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
ANZ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Arab Bank Australia	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Bank of Sydney	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
Bankwest	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bendigo Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
BOQ	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Citi	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
Commonwealth Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Delphi Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
HSBC	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
ING	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Macquarie Bank	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓
ME	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
NAB	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RAMS	✓	✓	✗	✗	✓	✓	✓	✓	✗	✗
St. George Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Suncorp Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
UBank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
Westpac	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



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## Customer Owned

Company	Residential Home Loan Available	Investment Home Loan Available	Low Rate Credit Card Available	Rewards Credit Card Available	Flexible Saver Available	Regular Saver Available	High Transactor	Low Transactor	Personal Loans Available	Term Deposits Available
Australian Military Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Australian Unity	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank Australia	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Bank First	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Bank of us	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
BankVic	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
bcu	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Beyond Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Community First CU	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Credit Union SA	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
CUA	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Easy Street Fin Services	✓	✓	✓	✗	✓	✓	✓	✓	✓	✗
Endeavour Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
First Option Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
G&C Mutual Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Gateway Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Geelong Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Greater Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Heritage Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Horizon Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Hume Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



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Hunter United	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Illawarra Credit Union	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
IMB	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Macquarie Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
MOVE Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
MyState Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
Newcastle Permanent	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Nexus Mutual	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
People's Choice Credit Union	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
QBANK	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Qudos Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
RACQ Bank	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Regional Australia Bank	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
SERVICE ONE Alliance Bank	✓	✓	✗	✗	✓	✗	✓	✓	✓	✓
Sydney Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
Teachers Mutual Bank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓
The Capricornian	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
The Mac	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
The Mutual Bank	✓	✓	✗	✗	✓	✓	✓	✓	✗	✓
Transport Mutual Credit Union	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓
UniBank	✓	✓	✓	✗	✓	✓	✓	✓	✓	✓