



# Mozo People's Choice **Awards 2025**

Methodology Report  
April 2025



# Mozo People's Choice Awards 2025

The Mozo People's Choice Awards are announced annually to recognise companies with the highest customer satisfaction levels, best service, and a range of other qualities.

The award winners are determined solely by the votes of customers, gathered via a national survey. Mozo makes no assessment of the value or performance of products or providers.

This report lists all the winners for 2025, and explains the methodology in detail.

## How do we collect customer votes?

A total of 4009 individuals were surveyed in February - March 2025 to measure people's attitudes and opinions towards their current providers of a range of services and products. Respondents were sourced via a partnership with Cint, the world's largest consumer network for digital, survey-based research. Cint complies with ESOMAR, MRS, ARF, MRIA, AMA, AMSRO and Insights Association standards. In addition, Cint Australia is compliant and certified with the Australian Market Research & Social Research Standard ISO 20252.

Respondents were asked a series of questions about their satisfaction and experiences in the following areas:

Banking and Finance	
Banking	International Money Transfer
Share Trading	Super Funds

Insurance		
Car Insurance	Home Insurance	Pet Insurance
Private health Insurance	Travel Insurance	

Household		
Broadband	Energy	Mobile Plans

In each area, people were asked to nominate the companies they use, and then to rank them out of 10 in a range of factors including overall customer satisfaction, service and whether they'd recommend them to others, and depending on the industry they were also asked to rate on things like product range, delivery service, product performance and trust

# Mozo People's Choice Awards 2025 Winners



## Banking

### Outstanding Customer Satisfaction

Bank Australia

Great Southern Bank

ING

Macquarie

Newcastle Permanent

Up

### Excellent Customer Service

Bank Australia

Bendigo Bank

Great Southern Bank

### Highly Trusted

American Express

Bank Australia

Bendigo Bank

Great Southern Bank

ING

Macquarie

### Mobile Banking Experience

Bank Australia

Commonwealth Bank

ING

Macquarie

ubank

Up

## Internet Banking Experience

Great Southern Bank

ING

Macquarie

## Customer Satisfaction - Home Loan

ING

## Customer Satisfaction - Credit Card

American Express

## Most Recommended

Bank Australia

ING

Newcastle Permanent

Up



## Car Insurance

### Outstanding Customer Satisfaction

Australian Seniors

Bingle

NRMA Insurance

RAA

RAC

RACQ

Shannons

### Excellent Customer Service

RAC

RACQ

Shannons

Youi

### Highly Trusted

RACQ

Shannons

### Sign-Up Experience

Apia

Bingle

Shannons

### Excellent Claims Experience

RAC

RACQ

Suncorp Insurance

Youi

## Most Recommended

RAC

RACQ

Shannons

Suncorp Insurance



## Home Insurance

### Outstanding Customer Satisfaction

Apia

NRMA Insurance

RAC

RACQ

RACV

Westpac

Youi

### Excellent Customer Service

Apia

RAC

RACQ

RACV

### Highly Trusted

Coles

RAC

RACQ

RACV

### Sign-Up Experience

Apia

Coles

RAC

RACQ

### Excellent Claims Experience

Apia

RACQ

Youi

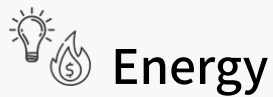


## Most Recommended

RAC

RACQ

RACV



Energy

## Outstanding Customer Satisfaction

1st Energy

ActewAGL

Red Energy

## Excellent Customer Service

ActewAGL

## Clearest Billing

1st Energy

ActewAGL

## Highly Trusted

1st Energy

## Most Recommended

1st Energy

ActewAGL



## Super Funds

### Outstanding Customer Satisfaction

Australian Retirement Trust

Colonial First State

HESTA

Hostplus

### Competitive Fees

Active Super

### Investment Choices

Colonial First State

UniSuper

### Insurance Cover

Australian Retirement Trust

Care Super

UniSuper

### Clear Communication

Australian Retirement Trust

Colonial First State

### Highly Trusted

Australian Retirement Trust

Care Super

### Most Recommended

Active Super

Australian Retirement Trust

Colonial First State

UniSuper



## Share Trading

### Outstanding Customer Satisfaction

CMC Invest

Pearler

Westpac

### Value For Money

Superhero

### Research Tools

Bendigo Bank

CMC Invest

eToro

### Easy to Use

Pearler

Stake

Superhero

Westpac

### Settlement Speed

CMC Invest

### Excellent Customer Service

CMC Invest

HSBC

### Most Recommended

CMC Invest

Pearler

Stake

Westpac



## International Money Transfers

### Outstanding Customer Satisfaction

PayPal

Wise

### Value For Money

Wise

### Transfer Experience

PayPal

Westpac

Wise

### Transfer Speed

PayPal

Wise

### Excellent Customer Service

NAB

Remitly

Westpac

Wise

### Most Recommended

Wise



## Mobile Plans

### Outstanding Customer Satisfaction

ALDImobile

felix mobile

OnePass mobile

### Value for Money

ALDImobile

felix mobile

OnePass mobile

### Clear Billing

ALDImobile

felix mobile

### Network Reliability

Boost Mobile

Everyday Mobile From Woolworths

OnePass mobile

### Most Recommended

ALDImobile

Everyday Mobile From Woolworths

OnePass mobile



## Broadband

### Outstanding Customer Satisfaction

Aussie Broadband

Belong

Origin Broadband

Superloop

### Connection Quality

Aussie Broadband

Superloop

### Excellent Service and Support

Aussie Broadband

Origin Broadband

### Most Recommended

Aussie Broadband



## Pet Insurance

### Outstanding Customer Satisfaction

Pet Insurance Australia

RSPCA

### Excellent Customer Service

Medibank

RSPCA

### Highly Trusted

Medibank

RSPCA

### Sign-Up Experience

Medibank

RSPCA

### Customer Benefits

Pet Insurance Australia

RSPCA

### Excellent Claims Experience

RSPCA

### Most Recommended

Pet Insurance Australia

RSPCA





## Travel Insurance

### Outstanding Customer Satisfaction

Australia Post

Commonwealth Bank

RACV

Southern Cross Travel Insurance

### Excellent Customer Service

RACV

Southern Cross Travel Insurance

### Highly Trusted

RACV

### Sign-Up Experience

RACV

Tick Travel Insurance

### Excellent Claims Experience

Cover-More Travel Insurance

### Most Recommended

Fast Cover

InsureandGo

RACV



## Private Health Insurance

### Outstanding Customer Satisfaction

AAMI

CBHS Corporate

Defence Health

### Outstanding Customer Satisfaction - Hospital Cover

Teachers Health

### Excellent Customer Service

AAMI

Teachers Health

### Excellent Customer Service - Hospital Cover

Defence Health

### Highly Trusted

CBHS Corporate

### Highly Trusted - Hospital Cover

AAMI

Defence Health

HBF

Teachers Health

### Value For Money

AAMI

### Sign-Up Experience

CBHS Corporate

### Sign-Up Experience - Hospital Cover

ahm

Defence Health

### Excellent Claims Experience

CBHS Corporate

Defence Health

HBF

### **Most Recommended**

CBHS Corporate

Defence Health

Teachers Health

### **Most Recommended - Extras Cover**

AAMI



Which providers do we consider?

All providers of these products & services are eligible. The survey contained extensive lists of provider names to choose from, but respondents were also able to enter any that were not on the initial list.

## How do we calculate the winners?

The survey asked people to rate their provider on a range of different factors.

In each category, all providers who received at least 30 responses are eligible. We then rank providers in order by average rating, except for the Most Recommended categories where we rank according to a Net Promoter Score calculation. The judges then determine an appropriate cut-off point to separate winners from the rest. The choice of cut-off point is intended to create a shortlist of brands with average ratings a 'step above' the rest, wherever possible. In choosing a cut-off point we also take into account how many providers are in that market, the size of the differences in average ratings between the leading brands, and in some cases whether or not there are nationally available brands already in the list. As a rough guide, the winners group in each category is somewhere in the region of 10% of the full brand list.

While Cint assisted in the development of the survey, sourced the respondents and managed the collection of responses, all decisions about the conferring of awards were Mozo's responsibility.

## How many responses and providers did we consider?

Award Category	Responses	Providers Rated	Winners per award
Banking	6,518	87	1-6
Car Insurance	3,347	54	2-7
Home Insurance	2,434	45	3-7
Energy	3,294	44	1-3
Super Funds	2,479	83	1-4
Share Trading	1,303	36	1-4
International Money Transfer	1,645	62	1-4
Mobile Plans	3,908	51	3-4
Broadband	2,963	69	1-4
Pet Insurance	707	34	1-2
Travel Insurance	1,628	59	1-4
Private Health Insurance	2,386	52	1-4

Survey respondents had the opportunity to rate multiple brands for certain categories. The number of responses in the table above refers to the total number of brand ratings submitted.

A full list of all providers considered in the awards is available in the appendix at the end of the document.



## How we manage conflicts of interest

Mozo People's Choice Awards are based on ratings submitted by customers. Mozo does not overlay any judgement or expert opinion as to the results.

The process is done without reference to Mozo's sales or commercial functions. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports.

Details of how we are paid are contained in our Financial Services and Credit Guide.

There is no cost to a provider for being included in the awards. Award winners can purchase a licence to use award badges supplied by Mozo, after the award winners have been determined.

A provider that receives a Mozo People's Choice Award may choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Mozo People's Choice Awards are awarded irrespective of a provider's commercial relationship with Mozo.



Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service across banking, insurance, energy, broadband, mobiles and general household finance & expenses.

Mozo is owned by Future plc, an international media group and leading digital publisher.

Hundreds of thousands of Australians use Mozo's comparison service every month. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Mozo Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Director, and Peter Marshall, Research Manager. AJ is a data scientist and actuary and has worked in financial services and product comparison for over 30 years. Peter has worked for a wide range of Australian banks and product comparison for the past 40 years. Both AJ and Peter act as Responsible Manager on Mozo's Australian Financial Service Licence and Australian Credit Licence.

# Important Information

The information published in this report is of a general nature only and does not take into account your situation or needs. Before choosing a service, you should consider whether it's appropriate to you and you should read all the information available from the service provider.

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# Appendix

Lists of companies who received at least one rating from survey respondents.

## Banking

Adelaide Bank	G&C Mutual Bank	Police Bank
Alex.Bank	Gateway Bank	Police Credit Union
American Express	Great Southern Bank	Qantas Money
AMP Bank	Greater Bank	QBANK
ANZ	Harmony	Qudos Bank
Athena	Heartland Bank	Queensland Country Bank
Aussie	Heritage Bank	Rabobank
Australian Military Bank	HSBC	RACQ Bank
Australian Mutual Bank	Hume Bank	RAMS
Australian Unity	hum90	Regional Australia Bank
Auswide Bank	IMB Bank	St.George
Bank Australia	ING	Summerland Bank
Bank First	Judo Bank	Suncorp
Bank of Melbourne	Kogan Money	SWSbank
Bank of Queensland	Latitude	Teachers Mutual Bank
Bank of Sydney	Liberty	ubank
Bank of us	loans.com.au	Unity Bank
Bank Orange	Macquarie	Up
BankSA	ME	Virgin Money
BankVic	MoneyMe	Well Money
Bankwest	MoneyPlace	Westpac
BCU Bank	MyState Bank	Wisr
Bendigo Bank	NAB	Yard
Beyond Bank	Newcastle Permanent	
BOQ Specialist	NOW Finance	
Citi	NRMA	
Coles	OurMoneyMarket	
Commonwealth Bank	P&N Bank	
Community First Bank	People's Choice/ People First	
Credit Union SA	Bank	
Defence Bank	Pepper Money	
firstmac	Plenti	

## Car Insurance

1300 Insurance  
1st for Women  
AAMI  
Allianz  
ANZ  
Apia  
Australia Post  
Australian Seniors Insurance  
Agency  
Australian Unity  
Bankwest  
Bendigo Bank  
Beyond Bank  
Bingle  
Budget Direct  
Bupa  
Carpeesh  
CGU  
Coles

Commonwealth Bank  
Everyday Insurance from  
Woolworths  
GIO  
Huddle  
ING  
Koba  
Kogan Insurance  
NAB  
National Seniors  
NRMA  
Oceania Insurance  
Other  
Over 50 Insurance  
PD Insurance  
People's Choice  
Qantas Insurance  
QBE  
RAA

RAC  
RACQ  
RACT  
RACV  
Real Insurance  
Rollin'  
SGIC  
SGIO  
Shannons  
Stella  
Suncorp Insurance  
TIO  
Toyota Insurance  
TrueCover  
UbiCar  
Virgin Money  
Westpac  
Youi

## Home Insurance

1st for Women  
AAMI  
Allianz  
ANZ  
Apia  
Australia Post  
Australian Seniors Insurance  
Agency  
Bankwest  
Bendigo Bank  
Beyond Bank  
Budget Direct  
Bupa  
CGU  
CHU  
Coles

Commonwealth Bank  
Everyday Insurance from  
Woolworths  
GIO  
Guild Insurance  
honey  
Huddle  
Hume Bank  
ING  
Kogan Insurance  
NAB  
National Seniors  
NRMA  
Other  
Ozicare  
People's Choice

Qantas Insurance  
QBE  
RAA  
RAC  
RACQ  
RACT  
RACV  
Real Insurance  
Shannons  
St.George  
Suncorp Insurance  
TIO  
Virgin Money  
Westpac  
Youi

## Energy

1st Energy  
ActewAGL  
AGL  
Alinta Energy  
Amber  
Arc Energy Group  
Aurora Energy  
Blue NRG  
Brighte Energy  
Circular Energy  
CovaU  
Diamond Energy  
Discover Energy  
Dodo Power & Gas  
Electricity In A Box

Energy Locals  
EnergyAustralia  
Engie  
Ergon Energy  
Future X Power  
GEE Power & Gas  
GloBird Energy  
Glow Power  
Kogan Energy  
Locality Planning Energy  
Lumo Energy  
Momentum Energy  
Nectr  
Next Business Energy  
On by Energy Australia

Origin Energy  
Other  
OVO Energy  
Pacific Blue Retail  
Powershop  
Radian Energy  
ReAmped Energy  
Red Energy  
Simply Energy  
Smart Energy  
Solstice Energy  
Sumo Power  
Synergy  
Tango Energy

## Super Funds

Acclaim Wealth  
Active Super  
AMP Super Fund  
ANZ Smart Choice Super  
Asgard Superannuation  
Australian Catholic Super  
Australian Defence Force  
Superannuation Scheme  
Australian Ethical  
Australian Food Super  
Australian Retirement Trust  
Australian Super  
AvSuper  
Aware Super  
Bendigo SmartStart Super  
Brighter Super  
BT  
BUSSQ  
Care Super  
Catholic Super  
Cbus Super  
Centric Super  
Child Care Super  
ClearView  
Colonial First State  
Commonwealth Bank  
Essential Super  
Crescent Wealth  
Cruelty Free Super  
CSC (Commonwealth public  
sector & ADF)

Equip Super  
Essential Super  
Fiducian  
Fire and Emergency Services  
Superannuation Fund  
First Super  
Future Super  
Goldman Sachs & JBWere  
Superannuation Fund  
Grosvenor Pirie  
GuildSuper  
Hejaz Financial Services  
HESTA  
Hostplus  
HUB24  
IOOF  
Kogan Super  
Legalsuper  
Macquarie  
Mason Stevens Super  
Meat Industry Employees'  
Superannuation Fund (MIESF)  
Mercer  
MilitarySuper  
Mine Super  
MLC Super  
MobiSuper  
Nationwide Super  
NESS Super  
Netwealth  
NGS Super

Nucleus Super  
OnePath  
OneSuper  
Other  
Perpetual  
Plum Super  
Praemium  
Prime Super  
Qantas Superannuation Plan  
Raiz Super  
REI Super  
REST Super  
Russell Investments  
Slate Super  
smartMonday  
Spirit Super  
Star Portfolio  
Superhero  
TelstraSuper  
Tidswell  
TWUSuper  
UniSuper  
Vanguard Super  
Verve Super  
Virgin Money  
Vision Super  
Zurich

## Share Trading

amscot  
Bell Direct  
Bellmont Securities  
Bendigo Bank  
BOQ Share Trading  
Capital 19  
CMC Invest  
CommSec  
EasyEquities  
eToro  
GO Markets  
HSBC

IG  
Interactive Brokers  
Macquarie  
Marketch  
moomoo  
nabtrade  
netwealth  
Other  
Pearler  
Revolut  
Saxo Markets  
Selfwealth

Sequoia Direct  
Sharesies  
St.George  
Stake  
Suncorp  
Superhero  
Syfe  
ThinkMarkets  
Tiger Brokers  
Trade For Good  
Webull  
Westpac

## International Money Transfers

7-Eleven  
Airwallex  
ANZ  
Arab Bank Australia  
AUDSmart  
Aussie Forex & Finance  
Azimo  
Bank of Melbourne  
Bank of Queensland  
Bank of Sydney  
BankSA  
Bankwest  
Bendigo Bank  
BFX Money Transfer  
CashRemit  
Citi  
Commonwealth Bank  
Compass Global Markets  
Currencies Direct  
Currency Online  
Currency Solutions  
CurrencyFair

CurrencyTransfer  
Delphi Bank  
FlashFX  
Foreign Xchange  
George Bank  
GMT Money Transfer  
Hai Ha Money Transfer  
HiFX  
HSBC  
ING Direct  
Kangaroo Service  
Lotus Foreign Exchange  
Macquarie Bank  
MoneyGram  
NAB  
OFX  
OrbitRemit  
Other  
PayPal  
RedRate Exchange  
Remitly  
RemitWisely

Revolut  
Ria  
RocketRemit  
SBI-Eremit  
Send  
Suncorp Bank  
Sydney Forex  
TorFX  
Travelex  
UAE Exchange  
Unimoni  
Western Union  
Westpac  
Wise  
WorldFirst  
WorldRemit  
XE  
Xpress Money

## Mobile Plans

Accord with Officeworks  
AGL  
Airtel  
ALDI mobile  
amaysim  
Aussie Broadband  
Barefoot Telecom  
Belong  
Bendigo Telco  
Better Life  
Boost Mobile  
CMobile  
Coles Mobile  
Dodo  
E.Tel  
Everyday Mobile From  
Woolworths  
Exetel

felix mobile  
flip  
gomo  
Goodtel  
gotalk  
Hello Mobile  
iiNet  
Internode  
iPrimus  
JB HiFi  
Kogan Mobile  
Konec  
Lebara Mobile  
Lycamobile  
Mate.  
Moose Mobile  
More  
Optus

OnePass mobile  
Other  
Pennytel  
Reward Mobile  
Southern Phone  
SpinTel  
Superloop  
Tangerine Telecom  
TeleChoice  
Telsim  
Telstra  
Think Mobile  
TPG  
Vaya  
Vodafone  
Yomojo

## Broadband

10Mates  
1300Easyisp  
Accord With Officeworks  
Activ8Me  
AGL  
Airtel  
Alphacall  
Ant  
Aqua Mobile  
ASB Communications  
ascensa  
Aussie Broadband  
Australia Broadband  
Australia Online  
Belong  
Bendigo Telco  
Best Telecom Australia  
Buddy Telco  
Central Coast Internet  
Central Connect  
Clear Networks  
Datawave  
Dodo

Escapenet  
Exetel  
Fantel  
Flip  
Foxtel  
Green Tree Frog  
harbour isp  
I.Net.AU  
iiNet  
Inspired Broadband  
Internode  
iPrimus  
IPSTAR  
Kinetix  
Kogan  
Launtel  
Leaptel  
mate  
Mint Telecom  
More  
More Telecom  
MyOwnTel  
Occom

Onthenet  
Optus  
Origin Broadband  
Other  
SkyMesh  
Southern Phone  
Spintel  
Starlink  
Start Broadband  
Sumo  
Superloop  
Switched On Australia  
Swoop Broadband  
Tangerine Telecom  
Telstra  
TPG  
TrueTelco  
Uniti  
Vocal  
Vocus  
Vodafone  
Westnet  
ZettaNet

## Pet Insurance

Australian Seniors Insurance  
Agency  
Bow Wow Meow  
Budget Direct  
Bupa  
Coles  
Everyday Insurance from  
Woolworths  
Fetch  
Guardian Insurance  
Guide Dogs  
Guild Insurance

HCF  
HIF  
ING  
Knose  
Kogan Insurance  
Mad Paws  
Medibank  
Other  
Pet Circle  
Pet Insurance Australia  
Petbarn  
Petcover

Petinsurance.com.au  
Petmed  
PetsOnMe  
Petsy  
Potiki  
Prime Pet Insurance  
RAC  
RACQ Bank  
Real Insurance  
RSPCA  
Stella  
Trupanion

## Travel Insurance

1Cover  
ahm  
AllClear  
Allianz  
American Express  
Aussietravelcover  
Australia Post  
Australian Unity  
battleface  
Boomers Travel Insurance  
Bupa  
Butter Insurance  
CGU  
Chubb Australia  
Commonwealth Bank  
COTA Insurance  
Cover-More Travel Insurance  
Easy Travel Insurance  
Everyday Insurance from  
Woolworths  
Fast Cover

Flight Centre  
Freely  
Go Insurance  
HCF  
HIF  
Huddle  
insure4less  
InsureandGo  
Jetstar  
Kogan Insurance  
Medibank  
National Seniors  
nib  
NRMA  
Other  
PassportCard  
Qantas  
RAA  
RAC  
RACQ  
RACT

RACV  
Real Insurance  
SGIO  
Southern Cross Travel  
Insurance  
Tick Travel Insurance  
Travel Insurance Direct  
Travel Insurance Saver  
Travel Insuranz  
Travel Protect  
Travel with Jane  
Travel with Kit  
Virgin Australia  
WAS Insurance  
Webjet  
World Nomads  
World2Cover  
Worldcare  
Zoom

## Private Health Insurance

AAMI  
ACA Health  
ahm  
AIA  
Apia  
Astute Simplicity Health  
Australian Unity  
Bupa  
CBHS Corporate  
CDH Benefit  
CUA Health  
Defence Health  
Doctors' Health Fund  
Emergency Services Health  
Frank Health Insurance  
GMHBA  
GU Health  
HBF

HCF  
HCi  
Health Partners  
HIF  
Hunter Health Insurance  
Iman Health Cover  
ING Health Insurance  
Latrobe Health Services  
Luke's Health  
Medibank  
Mildura Health Fund  
National Health Benefits  
Australia  
Navy Health  
nib Health funds  
Nurses & Midwives  
Other  
Peoplecare

Phoenix Health Fund  
Police Health  
Priceline Health Insurance  
Qantas Insurance  
Queensland Country Health  
Fund  
RACQ  
Real Insurance  
Reserve Bank Health Society  
RT Health  
Seniors Health Insurance  
Suncorp Health Insurance  
Teachers Health  
Territory Health  
Transport Health  
TUH  
UniHealth  
Westfund