

Mozo Experts Choice Research Report

Product Category:
DEPOSIT ACCOUNTS

15 January 2016



Who is Mozo?

Mozo Pty Ltd (“Mozo”) provides a financial comparison service that was launched in 2008 by a team of passionate financial services enthusiasts with the goal of creating an online service that helped consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service that covers the retail banking market, general insurance, life insurance, business banking and more.

Currently around 300,000 Australians a month use Mozo’s financial comparison service. Mozo’s comparison technology and expertise is 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, and actuarial services to product development, and technology. Mozo’s team are often called upon to provide expert media commentary in relation to retail financial services.

Our Experts Choice Awards analysis is carried out by our Research & Insights Director and our Product Data Manager, who between them have over 50 years of experience in financial services and 21 years in online financial services comparison.

Andrew Duncanson is our Research & Insights Director. Andrew has worked in financial services for over 21 years in Australia and the UK and is a qualified actuary. Andrew is a Responsible Manager for Mozo’s Australian Financial Services Licence.

Peter Marshall is our Product Data Manager. He has over 30 years’ experience in financial services, including managing product data at other financial comparison sites before Mozo. Peter is also a Responsible Manager for Mozo’s Australian Financial Services Licence.

Moza Experts Choice Awards

The Moza Experts Choice Awards are an initiative from Moza that recognises Australia's best value financial products and helps Australians to save money by choosing better products.

The Moza Experts Choice Awards are designed to complement the popular Moza People's Choice Awards, which are voted by customers and recognise banking and insurance institutions with the highest customer satisfaction levels.

For the Moza Experts Choice Awards Gold medals are awarded to the top 10% of products that meet the selection criteria in each awards category. A maximum of 10 individual products are awarded gold in each category. Award recipients are listed in alphabetical order, the Moza Experts Choice Awards are awarded to each product equally and the list of winners is not ranked in any other way.

Further information about our awards methodology can be found below.

What Deposit Account products do we consider?

Moza considered at call savings accounts, transaction focused bank accounts, and fixed term deposits. Awards have been awarded for each of these product types. In carrying out the Moza Experts Choice Deposit Awards research report we analysed 376 deposit products from 72 Australian providers based on data contained in Moza's product database as at 31 December 2015.

Rates, fees and features in Moza's database have been confirmed as correct between 4th December 2015 and 31st December 2015 by contacting the relevant providers or from publically available sources. These awards take into account interest rates at 3 dates in 2015: 31 October, 30 November, and 31 December. Savings Account and Term Deposit Products must have been consistently available at each of those dates to be included in the awards.

We aim to include most products in the market in each category of the Moza Experts Choice Awards. However, not every product on the market will be included in our review, nor is every feature compared that may be relevant to you.

The Mozo Experts Choice Deposit Account Award Winners 2016

[1] PERSONAL SAVINGS ACCOUNT - BASE RATE

PROVIDER	PRODUCT
AMP	Saver Account
Arab Bank Australia	Online Savings Account
Bank of Sydney	SuperRate Account
Citibank	Online Saver
Heritage Bank	Online Saver
ING Direct	Savings Maximiser
Police Bank	Online SuperSaver
Queenslanders Credit Union	GoSaver Online Account
RaboDirect	High Interest Savings Account
Rural Bank ONE	Saver
UBank	USaver

[2] PERSONAL SAVINGS ACCOUNT - INTRODUCTORY BONUS RATE

PROVIDER	PRODUCT
AMP	Saver Account
RaboDirect	High Interest Savings Account

[3] PERSONAL SAVINGS ACCOUNT - ONGOING BONUS RATE

PROVIDER	PRODUCT
Bankwest	Hero Saver
CUA	eSaver Reward
ING DIRECT	Savings Maximiser
ME	Online Savings Account
RAMS	Saver Account
UBank	USaver with Ultra Transaction

[4] KIDS SAVINGS ACCOUNT - BASE RATE

PROVIDER	PRODUCT
Bank of Sydney	Student Savings Account
Beyond Bank	Junior Savers Club Account
Gateway Credit Union	Dollaroo Savings

[5] KIDS SAVINGS ACCOUNT - ONGOING BONUS RATE

PROVIDER	PRODUCT
BCU	Scoot's Super Saver
Greater Building Society	Life Saver
Hume Bank	Clancy Koala Junior Saver

[6] SMSF SAVINGS ACCOUNT - BASE RATE

PROVIDER	PRODUCT
Arab Bank Australia	Online Savings Account
ME	Business Online Savings Account
RaboDirect	DIY Super High Interest Savings Account

[7] SMSF SAVINGS ACCOUNT - INTRODUCTORY BONUS RATE

PROVIDER	PRODUCT
RaboDirect	DIY Super High Interest Savings Account

[8] SMSF SAVINGS ACCOUNT - ONGOING BONUS RATE

PROVIDER	PRODUCT
CUA	eSaver Reward

[9] PERSONAL TERM DEPOSIT - SHORT TERM

PROVIDER

Bank of Sydney

Citibank

ING DIRECT

ME

P&N Bank

UBank

Victoria Teachers Mutual Bank

[10] PERSONAL TERM DEPOSIT - MEDIUM TERM

PROVIDER

Big Sky

firstmac

ING DIRECT

ME

P&N Bank

People's Choice Credit Union

Rural Bank ONE

Teachers Mutual Bank/Unibank

[11] PERSONAL TERM DEPOSIT - LONG TERM

PROVIDER

Arab Bank Australia

BOQ Specialist

Greater Building Society

Maitland Mutual Building Society

ME

People's Choice Credit Union

RaboDirect

[12] SMSF TERM DEPOSIT - SHORT TERM

PROVIDER

Citibank

ME

Victoria Teachers Mutual Bank

[13] SMSF TERM DEPOSIT - MEDIUM TERM

PROVIDER

Big Sky

ING DIRECT

ME

QANTAS Credit Union

Rural Bank ONE

[14] SMSF TERM DEPOSIT - LONG TERM

PROVIDER

Greater Building Society

ME

RaboDirect

[15] FEE FREE BANK ACCOUNT

PROVIDER

PRODUCT

AMP

Access Account

BOQ Specialist

One Account

Citibank

Plus Transaction Account

Gateway Credit Union

Edge Account

HSBC

Day to Day Account

Macquarie

Platinum Transaction Account

Macquarie

Transaction Account

ME

Everyday Transaction Account

NAB

Classic Banking Account

RAMS

Action Account

Suncorp

Everyday Basics

[16] SAVINGS BANK OF THE YEAR

PROVIDER

ME

How the Mozo Experts Choice Awards are determined

Mozo Experts Choice Awards for Deposit Accounts are awarded in the following categories and based on the following methodology:

PERSONAL SAVINGS ACCOUNT CATEGORIES [1, 2, 3]

Aim:

To identify the savings accounts for personal customers that have the best interest rates.

Method:

To qualify for these awards the savings account must:

- be available for adults;
- have no monthly service fee;
- allow unlimited free internet transactions;
- accounts requiring a linked account to transfer funds must be able to nominate a bank account at any institution ; and
- have no notice period to withdraw funds.

Base, Introductory Bonus, and Ongoing Bonus rates that apply for each account for a deposit amount of \$10,000 were extracted at the end of October, November and December 2015.

For the Base and Ongoing Bonus categories the rates relevant to each category at each of the 3 dates were averaged. For the Introductory rate category the effective annual rate that would apply in the first year was calculated at each of the 3 dates and these were averaged.

Where different interest rates apply for different portions of the account balance the effective rate for \$10,000 was calculated to determine ranking. While conditions for earning Ongoing Bonus rates vary, we assumed that those conditions were met for each account. Conditional Ongoing Bonus rates were not taken into account in the Introductory rate category.

The top 10 products, to a maximum of 10% of all products considered, were given awards in each category.

KIDS SAVING ACCOUNT CATEGORIES [4, 5]

Aim:

To identify the savings accounts for children that have the best interest rates.

Method:

To qualify for these awards the savings account must:

- be available for a child aged 8 years;
- have no monthly service fee;
- allow unlimited free internet transactions;
- have no automatic sweep of funds from the account;
- accounts requiring a linked account to transfer funds must be able to nominate a bank account at any institution ; and
- have no notice period to withdraw funds.

Base and Ongoing Bonus rates that apply for each account for a deposit amount of \$10,000 were extracted at the end of October, November and December 2015. For the Base and Ongoing Bonus categories the rates relevant to each category at each of the 3 dates were averaged.

Where different interest rates apply for different portions of the account balance the effective rate for \$10,000 was calculated to determine ranking. While conditions for earning Ongoing Bonus rates vary, we assumed that those conditions were met for each account.

SMSF SAVING ACCOUNT CATEGORIES [6, 7, 8]

Aim:

To identify the savings accounts for self-managed superannuation fund (SMSF) customers that have the best interest rates.

Method:

To qualify for these awards the savings account must:

- be available for SMSF customers;
- have no monthly service fee;
- allow unlimited free internet transactions;
- accounts requiring a linked account to transfer funds must be able to nominate a bank account at any institution ; and
- have no notice period to withdraw funds.

Base, Introductory Bonus, and Ongoing Bonus rates that apply for each account for a deposit amount of \$10,000 were extracted at the end of October, November and December 2015. For the Base and Ongoing Bonus categories the rates relevant to each category at each of the 3 dates were averaged. For the Introductory rate category the effective annual rate that would apply in the first year was calculated at each of the 3 dates and these were averaged.

Where different interest rates apply for different portions of the account balance the effective rate for \$10,000 was calculated to determine ranking. While conditions for earning Ongoing Bonus rates vary, we assumed that those conditions were met for each account. Conditional Ongoing Bonus rates were not taken into account in the Introductory rate category. The top 10 products, to a maximum of 10% of all products considered, were given awards in each category.

PERSONAL TERM DEPOSIT CATEGORIES [9, 10, 11]

Aim:

To identify the providers offering personal customers the best interest rate for each of short, medium or long term investments.

Method:

Rates were considered that apply to term deposits with:

- interest paid at the end of the term, for investments of up to 12 months, and annually for longer investment terms;
- a deposit of \$25,000.

'Short term' was defined as the following investment periods:

- 1 month
- 2 months
- 3 months
- 4 months
- 5 months
- 6 months
- 7 months

'Medium term' was defined as the following investment periods:

- 8 months
- 9 months
- 10 months
- 11 months
- 12 months
- 13 months

'Long term' was defined as the following investment periods:

- 2 years
- 3 years
- 4 years
- 5 years

The relevant interest rates for the above terms were extracted at the end of October, November and December 2015. For each term deposit account the one best rate for any of the terms within each investment time-frame category was identified at each of the three dates, and those three rates were averaged. Early withdrawal penalties were not considered.

The top 10 products, to a maximum of 10% of all products considered, were given awards in each category.

SMSF TERM DEPOSIT CATEGORIES [12, 13, 14]

The SMSF categories were judged using the same criteria and process as for the Personal categories, but only considering those term deposit products that are available to SMSF customers.

FEE FREE BANK ACCOUNT [15]

Aim:

To identify the bank accounts that do not charge an account keeping fee, or fees for the most common transaction types.

Method:

To qualify for this award the bank account must:

- be available for adult personal customers;
- have no monthly service fee;
- have no fee for withdrawals at own-network ATM's
- have no fee for EFTPOS transactions
- have no fee for internet transfers
- offer a scheme debit card without a fee
- have no minimum balance requirement
- have no age restrictions

In this category, all accounts that meet the qualifying criteria are given an award.

SAVINGS BANK OF THE YEAR [16]

Aim:

To identify the provider with the most award winning deposit accounts across the categories judged for these awards.

Method:

The number of awards received by each provider across all categories was counted and the provider with the most awards identified.

How we manage conflicts of interest

Mozo Experts Choice awards are based on objective verifiable facts and analysis. Mozo's research team analyses product data and determines the winners in each Mozo Experts Choice category 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.

A provider can participate in the Mozo Experts Choice Awards free of charge. Mozo charges a licence fee to deposit account providers to allow them to use the Mozo Experts Choice Awards badges in their own marketing activities, and offers promotional packages that may be purchased.

A financial product provider that receives a Mozo Experts Choice Award may choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Mozo Experts Choice

DISCLAIMER:

Any advice included in any document published by Mozo Pty Ltd (AFSL/ACL 328141) is general in nature and does not take into account your objectives, financial situation or needs. Before acting on the advice, you should consider whether it's appropriate to you and seek professional advice from a suitably qualified adviser. If a product we recommend has a Product Disclosure Statement (PDS), you should obtain a copy from the indicated provider and read it before making a decision about whether to acquire the product.

Appendix

List of all issuers and names of products considered in the awards.

Savings Accounts:

Provider	Product
AMP	Saver Account
ANZ	Business Online Saver
ANZ	Online Saver
ANZ	Premium Cash Management
ANZ	Progress Saver
ANZ	Progress Saver (Kids)
Arab Bank Australia	Cash Management Account
Arab Bank Australia	Online Savings Account
Australian Military Bank	Online Saver
Australian Military Bank	Star Saver Direct
Auswide Bank	Bonus Plus Saver
Auswide Bank	Cash Management Account
Auswide Bank	Online Saver
Auswide Bank	Ziggy Kids Saver
B&E Personal Banking	iCash
B&E Personal Banking	Serious Saver
B&E Personal Banking	Youth Advantage
Bank Australia	Bonus Saver
Bank Australia	mySaver
Bank Australia	Online Saver
Bank of Melbourne	DIY Super Saver
Bank of Melbourne	Incentive Saver Account
Bank of Melbourne	Investment Cash Account
Bank of Melbourne	Maxi Saver
Bank of Melbourne	SENSE Savings Account
Bank of Queensland	Bonus Interest Savings Account
Bank of Queensland	Cash Management
Bank of Queensland	Superannuation Savings Account
Bank of Queensland	WebSavings Account

Bank of Sydney	Smart Net Account
Bank of Sydney	Student Savings Account
Bank of Sydney	SuperRate Account
BankSA	Incentive Saver Account
BankSA	Investment Cash Account
BankSA	Maxi Saver
BankSA	SENSE Account
BankVic	Bonus Saver
BankVic	EzePac
BankVic	Little Copper Club Account
Bankwest	Business TeleNet Saver
Bankwest	Childrens Savings Account
Bankwest	Hero Saver
Bankwest	Kids Bonus Saver
Bankwest	Smart eSaver
Bankwest	TeleNet Saver
BCU	iSaver
BCU	Saver
BCU	Scoot's Super Saver
Bendigo Bank	CommunitySaver Account
Bendigo Bank	EasySaver Account
Bendigo Bank	PiggySaver Account
Beyond Bank	Bonus Saver Account
Beyond Bank	BU Savings Account
Beyond Bank	Cash Management Account
Beyond Bank	Junior Savers Club Account
Beyond Bank	monEsaver Internet Savings Account
Big Sky	Cash Management
Big Sky	Net Invest
Catalyst Money	Bonus Saver
Catalyst Money	Cash Management Account
Catalyst Money	Everyday Lite
Catalyst Money	Saver
Citibank	Online Saver
Citibank	Ultimate Business Saver

Citibank	Ultimate Saver
Coastline Credit Union	eSaver
Commonwealth Bank	Business Online Saver
Commonwealth Bank	Direct Investment Account
Commonwealth Bank	GoalSaver
Commonwealth Bank	NetBank Saver
Commonwealth Bank	Youthsaver
CommSec	Direct Investment Account
Community First Credit Union	Bonus Saver
Community First Credit Union	Junior Saver
Community First Credit Union	Money Market Account
Community Mutual Group	Internet Maximiser
Community Mutual Group	Savings Booster
Credit Union SA	Bonus Savings Account
Credit Union SA	Netsave Account
CUA	eSaver Plus
CUA	eSaver Reward
CUA	Youth eSaver
CUA	Youth eSaver Reward
Defence Bank	iSaver
Defence Bank	Max eSaver
Delphi Bank	Cash Management Account
Delphi Bank	Midas Account
Easy Street	Bonus Saver
Easy Street	Easy Savings
G&C Mutual Bank	Bonus Saver
Gateway Credit Union	Dollaroo Savings
Gateway Credit Union	eMax Saver
Greater Building Society	Bonus Saver
Greater Building Society	Cash Management Account
Greater Building Society	Life Saver
Greater Building Society	Little Bucks Account
Heritage Bank	Cash Management
Heritage Bank	Online Saver
Heritage Bank	Target Bonus

HSBC	Flexi Saver
HSBC	Serious Saver
Hume Bank	Cash Management Account
Hume Bank	Clancy Koala Junior Saver
Hume Bank	iSave
Hume Bank	Reward Saver
Illawarra Credit Union	Bonus Saver
Illawarra Credit Union	Cash Management Account
Illawarra Credit Union	Saver
Illawarra Credit Union	Wildlife Saver
IMB Bank	Cash Management Account
IMB Bank	Reward Saver Account
IMB Bank	Reward Saver Kick Start Account
IMB Bank	Zoo Account
ING DIRECT	Business Optimiser
ING DIRECT	Savings Accelerator
ING DIRECT	Savings Maximiser
Macquarie	Cash Management Account
Macquarie	Savings Account
Maitland Mutual Building Society	Bonus Saver
Maitland Mutual Building Society	Internet Saver
Maritime, Mining & Power Credit Union	Bonus Saver
Maritime, Mining & Power Credit Union	Power-up eSaver
ME	Business Online Savings Account
ME	InterestME Savings Account
ME	Online Savings Account
MyState	Online Savings Account
MyState	Saver Account
NAB	Business Cash Maximiser
NAB	Cash Manager
NAB	iSaver
NAB	Reward Saver
nabtrade	High Interest Account
Newcastle Permanent	Money Management Account
Newcastle Permanent	Online Savings Account

Newcastle Permanent	Rapid Saver Account
P&N Bank	Hi Saver
P&N Bank	SwiftSaver Account
People's Choice Credit Union	Bonus Saver
People's Choice Credit Union	Online Saver
People's Choice Credit Union	Young Saver
Police Bank	Online SuperSaver
Police Credit Union	iSavings Account
QANTAS Credit Union	Bonus Saver
QANTAS Credit Union	Cash Management Account
QANTAS Credit Union	Qantas Points Saver
QANTAS Credit Union	Qsaver
QPCU	Bonus Saver
QPCU	Cash Management Account
QPCU	NetLink Direct
QT Mutual Bank	Bonus Saver
QT Mutual Bank	Cash Management Account
QT Mutual Bank	eSave Account
Queensland Country Credit Union	Bonus Saver
Queensland Country Credit Union	Cash Management Account
Queensland Country Credit Union	Online Saver
Queenslanders Credit Union	GoSaver Online Account
Queenslanders Credit Union	MoneyMaker Account
RaboDirect	DIY Super High Interest Savings Account
RaboDirect	DIY Super PremiumSaver
RaboDirect	High Interest Savings Account
RaboDirect	PremiumSaver
RAMS	Saver Account
Rural Bank	Gold Cash Management
Rural Bank ONE	DIY Super Saver
Rural Bank ONE	Saver
SCU	BU Account
SCU	iNetSaver Account
SCU	Money Market Account
SCU	Motivator Savings Account

SCU	Super Saver Club
St.George	DIY Super Saver
St.George	Incentive Saver Account
St.George	Investment Cash Account
St.George	Maxi Saver
St.George	SENSE Savings Account
Summerland Credit Union	Bonus Saver
Summerland Credit Union	iSave Online
Suncorp	Business Saver
Suncorp	Cash Management Account
Suncorp	eOptions
Suncorp	Everyday Options Sub-account
Suncorp	Kids Savings Account
Teachers Mutual Bank	Cash Management Account
Teachers Mutual Bank	Online Savings Account
Teachers Mutual Bank	Reward Saver Account
The Rock	Online Saver
UBank	USaver
UBank	USaver SMSF
UBank	USaver with Ultra Transaction Account
UniBank	Cash Management Account
UniBank	Online Savings Account
UniBank	Reward Saver Account
Victoria Teachers Mutual Bank	Bonus Saver
Victoria Teachers Mutual Bank	Cash Management
Victoria Teachers Mutual Bank	First Home Bonus Saver
Victoria Teachers Mutual Bank	First Saver Account
Victoria Teachers Mutual Bank	Online Saver
Victoria Teachers Mutual Bank	Promo Bonus Saver
Westpac	DIY Super
Westpac	eSaver
Westpac	Reward Saver

Term Deposits:

Provider	Product
AMP	Term Deposit
ANZ	Advance Notice Term Deposit
ANZ	Term Deposit
Arab Bank Australia	Term Deposit
Australian Military Bank	Term Deposit
Auswide Bank	Term Deposit
B&E Personal Banking	Term Deposit
Bank Australia	Term Deposit
Bank of Melbourne	Term Deposit
Bank of Queensland	Premier Investment
Bank of Sydney	Term Deposit
BankSA	Term Deposit
BankVic	Term Deposit
Bankwest	Business TD Direct
Bankwest	Gold Term Deposit
Bankwest	Online Term Deposit
BCU	Term Deposit
Bendigo Bank	Term Deposit
Beyond Bank	Term Deposit
Big Sky	SMSF Term Deposit
Big Sky	Term Deposit
BOQ Specialist	Term Deposit
Citibank	Term Deposit
Coastline Credit Union	Term Deposit
Commonwealth Bank	New Deposit Special
Commonwealth Bank	Term Deposit
Community First Credit Union	Term Deposit
Community Mutual Group	Term Deposit
Credit Union SA	Term Deposit
CUA	Term Deposit
Defence Bank	Term Deposit
Delphi Bank	Term Deposit
firstmac	Term Deposit
G&C Mutual Bank	Term Deposit

Gateway Credit Union	Term Deposit
Greater Building Society	Term Deposit
Heritage Bank	Term Deposit
HSBC	Term Deposit
Hume Bank	Term Deposit
Illawarra Credit Union	Term Deposit
IMB Bank	Term Deposit
ING DIRECT	Business Term Deposit
ING DIRECT	Term Deposit
Intech Credit Union	Term Deposit
Macquarie	Term Deposit
Maitland Mutual Building Society	Term Deposit
Maritime, Mining & Power Credit Union	Term Deposit
ME	Business Term Deposit
ME	Term Deposit
MyState	Income Deposit Account
MyState	Online Term Deposit
MyState	Term Deposit
NAB	Term Deposit
Newcastle Permanent	Gold Term Deposit
Newcastle Permanent	Term Deposit
P&N Bank	Money Maker Term Deposit
People's Choice Credit Union	Term Deposit
Police Bank	Term Deposit
Police Credit Union	Term Deposit
QANTAS Credit Union	Qwealth Term Deposit
QANTAS Credit Union	Term Deposit
QPCU	Term Deposit
QT Mutual Bank	Term Deposit
Queensland Country Credit Union	Term Deposit
Queenslanders Credit Union	Term Deposit
RaboDirect	Term Deposit
Rural Bank ONE	Term Deposit
Rural Bank	Term Deposit
SCU	Term Deposit

St.George	Term Deposit
Summerland Credit Union	Term Deposit
Suncorp	flexiRate
Suncorp	Term Deposit
Teachers Mutual Bank	Term Deposit
The Rock	Term Deposit
UBank	SMSF Term Deposit
UBank	Term Deposit
UniBank	Term Deposit
Victoria Teachers Mutual Bank	Term Deposit

Bank Accounts:

Provider	Product
AMP	Access Account
ANZ	Access Advantage
Arab Bank Australia	Statement Account
Australian Military Bank	Access Savings
Australian Military Bank	Military Rewards Account
Auswide Bank	Everyday Access Account
Auswide Bank	Everyday Choice Account
B&E Personal Banking	Everyday Advantage
B&E Personal Banking	iAdvantage
Bank Australia	Everyday Access
Bank of Melbourne	Complete Freedom Account
Bank of Melbourne	Express Freedom Account
Bank of Melbourne	SENSE Account
Bank of Queensland	Day2Day Plus Account
Bank of Queensland	Reverse Charges Account
Bank of Sydney	Everyday Saver Account
BankSA	Complete Freedom Account
BankSA	Express Freedom Account
BankSA	SENSE Account
BankVic	EzePac

Bankwest	Easy Transaction Account
Bankwest	Hero Transaction Account
Bankwest	Lite Direct Transaction Account
Bankwest	Lite Transaction Account
Bankwest	Qantas Transaction Account
Bankwest	Rewards Transaction Account
BCU	Access Account
BCU	Basic Access Account
Bendigo Bank	Ultimate Everyday Account
Beyond Bank	Access Savings Account
Big Sky	Everyday Banking Account
BOQ Specialist	One Account
Catalyst Money	Everyday
Citibank	Plus Transaction Account
Commonwealth Bank	Complete Access
Commonwealth Bank	Smart Access
Community First Credit Union	Access
Community Mutual Group	Access Savings Account
Community Mutual Group	eFree
Credit Union SA	Access Account
CUA	Everyday Account
Defence Bank	National Access
Defence Bank	Salary Saver
G&C Mutual Bank	Access Account
G&C Mutual Bank	Reward Me Saver
Gateway Credit Union	Edge Account
Gateway Credit Union	Everyday Savings
Greater Building Society	Access Account
Greater Building Society	Ultimate Access Account
Heritage Bank	Money Manager
Heritage Bank	Simply Access
HSBC	Day to Day Account
Hume Bank	All Purpose
Illawarra Credit Union	Everyday
IMB Bank	Everyday Account

IMB Bank	Everyday Unlimited Account
ING DIRECT	Orange Everyday
Macquarie	Platinum Transaction Account
Macquarie	Transaction Account
Maritime, Mining & Power Credit Union	Access Saving Account
ME	Everyday Transaction Account
ME	InterestME Savings Account
MyState	Access Account
NAB	Classic Banking Account
Newcastle Permanent	Everyday Account
Newcastle Permanent	Statement Savings Account
P&N Bank	Budgeting Account
P&N Bank	Easypay Access Account
People's Choice Credit Union	Everyday Account
People's Choice Credit Union	Zip Account
Police Bank	Easy Access Account
QANTAS Credit Union	General Savings Account
QPCU	On Call
QT Mutual Bank	Current Account
QT Mutual Bank	Everyday Account
Queensland Country Credit Union	All Access
Queensland Country Credit Union	Options
Queenslanders Credit Union	Action Account
Queenslanders Credit Union	Basic Account
Queenslanders Credit Union	LiveFree Account
RAMS	Action Account
Rural Bank	Everyday Account
SCU	Access Savings
St.George	Complete Freedom Account
St.George	Express Freedom Account
St.George	SENSE Account
Suncorp	Everyday Basics
Suncorp	Everyday Options
Teachers Mutual Bank	Everyday Direct Account
The Rock	Fee Cruncher Account

The Rock

Only Account

UBank

USaver Ultra Transaction Account

UniBank

Everyday Direct Account

Victoria Teachers Mutual Bank

Everyday

Westpac

Choice