



BANK OF THE YEAR - AGRIBUSINESS

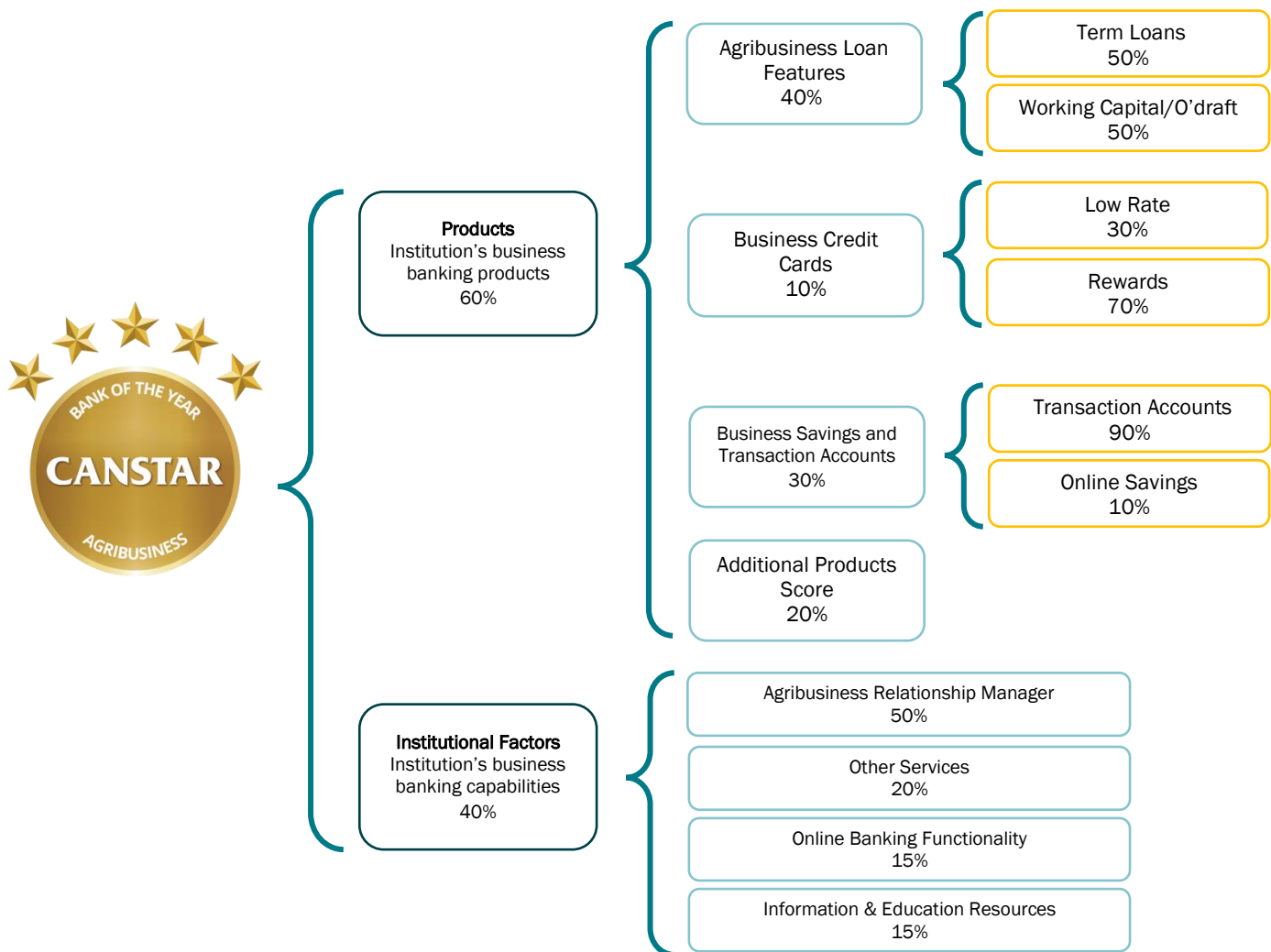
What is the CANSTAR Agribusiness Award?

CANSTAR Agribusiness Award is awarded to the institution that provides an outstanding value combination of products to agribusiness customers, as well as excelling in a range of institutional factors. The award aims to give recognition to the institution that backs up quality products with great service to the agribusiness sector. Institutional factors that were considered include:

- Relationship Management
- Branch Network
- Online Banking Functionality
- Information and Educational Resources

The breakdown of weighting for each category is displayed in the following methodology tree.

CANSTAR Agribusiness Award Methodology



Product Score

Loan Features

More than 100 individual features of each loan and overdraft is scored for positive traits and awarded an Agribusiness Features score. Table below highlights the contribution of the various groups of information to award the Agribusiness Loan features score.

Feature Category	Term Loan	Overdraft
Lending Terms	35%	25%
Security Accepted	10%	10%
Portability	5%	5%
Loan Purpose Availability	10%	10%
Repayment Capabilities	20%	-
Split Facility	10%	-
Switching Facility	10%	-
Overdraft Terms	-	50%

Business Savings and Transaction Account Star Ratings

Please refer to the latest *Business Savings and Transaction Account Star Ratings* report for the current methodology.

Additional Products Score

The additional products score looks at the availability of other products from an institution, such as credit cards and other lending products, banking products and insurances.

Feature Category	Weight		
Lending Products	60%		
Business Credit Cards*		20%	
Low Rate			30%
Rewards			70%
Seasonal and stock finance		20%	
Equipment Finance		20%	
Environmental Loan		20%	
Special Purpose Lending		20%	
Other Banking Products	20%		
Risk Management	20%		
Investments	20%		
International Banking	20%		
Agribusiness Package	40%		
Insurances	20%		

*Please refer to the latest *Business Credit Card Star Ratings* report for the current methodology.



Institutional Factors Score

Each Institutional Factor feature is categorised into different categories and is allocated points. Based on the points received and the below weights, each institution receives a total institutional factor score

Feature Category	Weight	
Agribusiness Relationship Managers	50%	
Branch Distribution		50%
Relationship Manager Ratio		45%
Relationship Manager Info		5%
Online Banking Functionality	20%	
Information and Education Resources	20%	
Tools/calculators		65%
Benchmarking		20%
Sponsorship and support		15%
Other Services	10%	
Specialists available		50%
Disaster relief and support		50%

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.

How often are agribusiness products reviewed for award purposes?

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



Does CANSTAR rate other product areas?

CANSTAR researches, compares and rates the suite of banking 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.co.nz if you would like to view the latest star ratings reports of interest.



- Business deposits
- Credit cards
- Home loans
- Kiwisaver
- Online banking
- Personal loans
- Savings accounts
- Transaction accounts
- Term deposits

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