



METHODOLOGY

BANK OF THE YEAR – AGRIBUSINESS

JUNE 2018

Overall Methodology

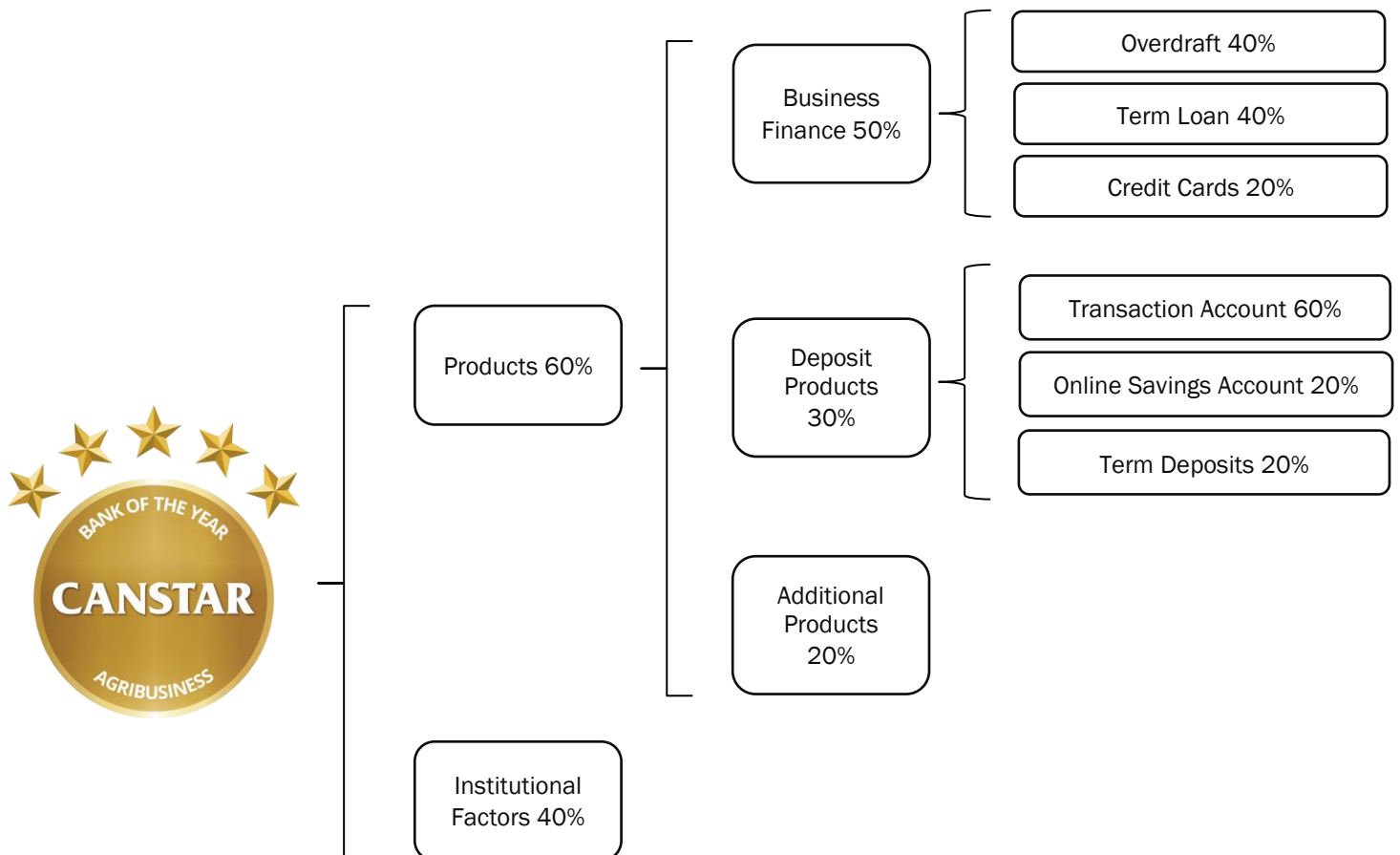
In conjunction with the Canstar's business banking star ratings, Canstar's Agribusiness Award is awarded to the institution that provides a strong combination of products across the business banking star ratings profiles, as well as excelling in a range of institutional factors.

The award aims to give recognition to the institution that backs up quality products with great service to agribusiness customers. Institutional factors that were considered include:

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

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

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



Product Score

Loan Features

More than 100 individual features of each Term Loan and Overdraft is scored for positive traits and awarded an Agribusiness Loan 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 Purposes Availability	10%	10%
Repayment Capabilities	20%	-
Split Facility	10%	-
Switching Facility	10%	-
Overdraft Terms	-	50%

Business Credit Card Star Ratings

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

Business Savings and Transaction Account Star Ratings

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

Term Deposits

Please refer to the latest Term Deposits Award report for the current methodology.

Additional Products

The availability and flexibility of eight specialised products is considered within the Additional Products score, with the following weights allocated to each product category:

Additional Product Category	Weight
Equipment Finance Seasonal Finance	20% each
Environment Loan Special Purpose Loan Risk Management Investments Multiple Product Discounts Insurances	10% each

Institutional factors

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 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.

Feature Category	Weight			
Agribusiness Relationship Managers	60%			
Agribusiness Managers		50%		
<i>Customer to manager ratio</i>			45%	
<i>Number of relationship managers</i>			35%	
<i>Accessibility</i>			20%	
Physical Presence		25%		
<i>Branches</i>			100%	
<i>North Island</i>				70%
<i>South Island</i>				30%
Other Specialist Services		15%		
Phone Support		10%		
Information and Education Resources	20%			
<i>Tools and Calculators</i>		65%		
<i>Benchmarking</i>		20%		
<i>Sponsorship and Support</i>		15%		
Online Banking Functionality	20%			

Online Banking Functionality

Online Banking Functionality Score incorporates information captured as part of Canstar's Small Business Award, for more information, please refer to the latest Small Business Award report for the current methodology.

Online Banking Functionality	Weight
Transaction History	25%
Payroll	25%
Self Service	20%
Payments	15%
Security Limits	15%

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



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

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