



Bank of the Year - Small Business

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. This 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.

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| Company | 24/7 Bank Deposit Boxes | 24/7 Smart ATMs | Merchant Facilities | | Cash Flow and Budgeting Tools | Cash Flow Projection | Franchise Banking Specialists | Transactional Banking Specialists |
|----------|-------------------------|-----------------|---------------------|----------------------|-------------------------------|----------------------|-------------------------------|-----------------------------------|
| | | | Mobile Terminals | Settlement Days/Week | | | | |
| ANZ Bank | ✓ | ✓ | ✓ | 5 | ✓ | ✓ | ✓ | ✓ |
| ASB Bank | ✓ | ✓ | ✓ | 5 | ✓ | ✗ | ✗ | ✗ |
| BNZ | ✓ | ✓ | ✓ | 5 | ✓ | ✓ | ✓ | ✓ |
| Kiwibank | ✗ | ✗ | ✓ | 5 | ✗ | ✗ | ✗ | ✓ |
| Westpac | ✓ | ✓ | ✓ | 5 | ✓ | ✗ | ✓ | ✓ |