



# 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	✓	✗	✓	✓