



# Online Banking Award

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.

## Communication and Security

Company	Budgeting Advice	Online Educational Videos	Financial Tips Articles	FAQs	Security			Help/Support	
					Fingerprint Verification	PIN Passcode	Real Time Strange Transaction Protocol	24 Hour Help Available	Online Chat
ANZ	X	✓	✓	✓	✓	✓	✓	X	X
ASB	✓	✓	✓	✓	✓	✓	✓	X	X
BNZ	✓	✓	✓	✓	✓	✓	✓	✓	X
Heartland	X	X	X	✓	✓	✓	X	X	X
HSBC	X	X	✓	✓	X	✓	X	✓	X
Kiwibank	X	✓	✓	✓	✓	✓	X	X	X
SBS	X	✓	X	✓	✓	✓	X	X	X
The Co-operative Bank	X	X	X	✓	✓	✓	X	X	X
TSB Bank	X	X	X	✓	X	✓	✓	X	X
Westpac	✓	✓	✓	✓	✓	✓	✓	X	X





# Online Banking Award

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.

## Research, Applications & Banking Assistant

Company	Alerts			Calculators & Tools						Specific Applications			Quick Balance	Dynamic Integration Between Devices	Full Online Application		Pre-Populated Data For New Product Applications
	Email	Push	SMS	Goal Calculator	KiwiSaver Calculator	Mortgage Repayment Calculator	Ability to Graph Spending by Category	Budget Planner	Set Goal Savings	Android	iPhone	Smart Watch			Credit Cards	Deposit Accounts	
ANZ	✓	✓	✓	✓	✓	✓	✗	✓	✗	✓	✓	✓	✓	✓	✗	✓	✓
ASB	✓	✓	✗	✓	✓	✓	✓	✓	✗	✓	✓	✓	✓	✗	✗	✓	✓
BNZ	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✓	✗	✓	✓	✓	✓	✓
Heartland	✗	✗	✗	✗	✗	✗	✗	✗	✗	✓	✓	✗	✓	✓	✗	✗	✓
HSBC	✓	✗	✗	✗	✗	✓	✗	✗	✗	✗	✗	✗	✗	✓	✗	✗	✗
Kiwibank	✓	✓	✓	✓	✓	✓	✗	✗	✓	✓	✓	✓	✓	✓	✗	✗	✓
SBS	✓	✗	✓	✗	✓	✓	✗	✗	✗	✓	✓	✗	✓	✓	✓	✓	✓
The Co-operative Bank	✓	✓	✗	✗	✗	✓	✗	✗	✓	✓	✓	✗	✓	✓	✓	✓	✓
TSB Bank	✓	✓	✓	✗	✗	✓	✗	✗	✗	✓	✓	✗	✓	✓	✗	✓	✗
Westpac	✓	✓	✓	✓	✓	✓	✓	✓	✗	✓	✓	✗	✓	✓	✓	✓	✓