

**Feature //** The best of the bank apps

|  | COMMONWEALTH BANK  | NATIONAL AUSTRALIA BANK   | St GEORGE  |
|--|--|---|--|
| Self-service to register & use?                    | Yes - although NetBank registration is required for secure banking services, which can be completed online.  | Yes - no specific mobile registration required.   | Yes  |
| Same logon as internet banking?                    | Yes - however CommBank Kaching lets you use a four digit PIN for quick access. (Device level security means you don't need to enter your client number each time.) | Yes. In addition Android and iPhone app users may set up a 4 digit passcode for quick and easy access.            | Yes  |
| View account balances?                             | Yes  | Yes   | Yes  |
| View transaction lists?                            | Yes  | Yes   | Yes  |
| Transfer money between accounts?                   | Yes  | Yes   | Yes  |
| Set up and pay regular payees?                     | Yes  | Yes, although new payees have a \$300 payment limit.  | Yes. Customers can add BPAY billers and payees within the App, without the need to visit internet banking first.                                     |
| View upcoming automatic payments?                  | Yes  | No - We're working to make these features available soon.   | Yes  |
| Amend/cancel upcoming payments?                    | No   | No - We're working to make these features available soon.   | Yes  |
| Open accounts?                                     | No   | No  | Yes  |
| View term deposits?                                | Yes  | Yes   | Yes  |
| Pay tax?   | Yes, via BPAY  | Yes, via BPAY   | Yes  |
| Text alerts?                                       | Yes  | Yes - account balances, credit card payment reminders, funds transfers  | Yes  |
| View mortgage & loans?                             | Yes  | Yes   | Yes  |
| Forex rates, accounts or trading?                  | Yes, rates.  | Yes, rates.   | Yes, you can check live FX rates, and convert between currencies.  |
| Share trading?                                     | Yes, via the CommSec mobile app  | No  | No   |
| NFC capability?                                    | Yes  | Not at this time.   | No   |
| Location based services?                           | Yes - Locate your nearest ATM or branch.   | Yes   | Yes. Our branch and ATM locator will find the closest branches to your current location.   |
| Additional charges for mobile banking?             | No   | No  | No   |
| How is the service delivered? - .mobi site or app? | Both - mobi for unsupported phones. Apps for iPhone and iPad, Android mobile and Tablet, WP7 and Chrome.   | Both - mobi site plus apps for Apple and Android devices.   | Both   |
| What devices can be used?                          | As above, either via a specific app, or all other smart phones (ie. Blackberry) via our mobile site.   | As above.   | iPhone, Android, BlackBerry and Windows Phone 7 smartphones, as well as iPad and iPod touch.   |
| Any other features?                                | CommBank property guide.<br>CommBank app. NetBank for Tablet.  | iPhone and Android apps have 4 digit passcode to allow for fast and convenient access to mobile Internet Banking. | Calculate and convert foreign currency. (iPhone, Android and iPad apps).<br>Calculate savings and compare accounts. (iPhone, Android and iPad apps). |

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|  | WESTPAC AUSTRALIA  | WESTPAC NZ  | TSB NZ  |
|--|--|---|---|
| Self-service to register & use?                    | Yes  | Yes   | Yes, and clients can use mobile self-service to become a customer.                                  |
| Same logon as internet banking?                    | Yes  | Yes   | Same log-in as the PC version of [my]bank (although internet banking HomeBank is separate to this). |
| View account balances?                             | Yes  | Yes   | Yes   |
| View transaction lists?                            | Yes  | Yes   | Yes   |
| Transfer money between accounts?                   | Yes  | Yes   | Yes   |
| Set up and pay regular payees?                     | Yes  | No - We are working on adding Pay Existing Payees now.  | Yes   |
| View upcoming automatic payments?                  | Yes  | Yes   | Yes   |
| Amend/cancel upcoming payments?                    | Yes  | No  | Yes   |
| Open accounts?                                     | Yes  | No - Currently scoping.   | Yes   |
| View term deposits?                                | Yes  | Yes   | Yes (and open and close them).  |
| Pay tax?   | Yes  | No  | Yes   |
| Text alerts?                                       | No   | Yes   | Yes. And email alerts and push notifications.   |
| View mortgage & loans?                             | Yes  | Yes   | Yes   |
| Forex rates, accounts or trading?                  | Yes  | View rates coming soon. No trading.   | Yes, rates.   |
| Share trading?                                     | Yes  | No  | No  |
| NFC capability?                                    | No   | About to trial with Auckland Transport.   | No  |
| Location based services?                           | Yes (ATM, branch and banker locator).  | No  | No  |
| Additional charges for mobile banking?             | No   | No  | No  |
| How is the service delivered? - .mobi site or app? | Apple App, Android App and .mobi site for BlackBerry, Android and Apple  | Delivered via a Mobile Web App, and downloadable iOS and Android Apps. Mobi site coming soon.                           | iOS app and flex-based PC version.  |
| What devices can be used?                          | iOS v3.0+, Android v2.2+ and BlackBerry v6.0+.   | iOS, and Android.   | Devices running ios5 or higher.   |
| Any other features?                                | Travelling overseas section – with a currency converter, handy travel checklist and a list of our global ATM alliance partners to save on fees when accessing cash overseas. | Cash Tank - a fast balance app (no login).<br>Impulse Saver App - quick transfer from nominated spending to saving a/c. | Payments using Bump technology.<br>View account balances without signing in.                        |

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|  | KIWIBANK NZ   | ASB NZ  | ANZ NZ  |
|--|---|---|---|
| Self-service to register & use?                    | Yes   | Yes   | Customers can register themselves for ANZ goMoney after downloading the app from the App Store.   |
| Same logon as internet banking?                    | Yes, but also offers 4-digit PIN which customers can use instead of IB login                    | Yes, with the option to set up a 5-digit PIN  | Customers use their internet banking or phone banking customer registration Number for goMoney registration, and then set up a 4 digit pin to login from that point onward. |
| View account balances?                             | Yes   | Yes   | Yes   |
| View transaction lists?                            | Yes   | Yes   | Yes   |
| Transfer money between accounts?                   | Yes   | Yes   | Yes   |
| Set up and pay regular payees?                     | Yes   | Can pay regular payees, however no set up   | No  |
| View upcoming automatic payments?                  | Yes   | Not at this time  | No  |
| Amend/cancel upcoming payments?                    | Coming in next version  | No  | No  |
| Open accounts?                                     | No  | No  | No  |
| View term deposits?                                | Yes   | Yes   | Yes. (Balance inquiry only though.)   |
| Pay tax?   | Yes   | Not at this time  | No  |
| Text alerts?                                       | Specific app alerts coming in forthcoming version.  | Yes   | No, however customers can personalise txt messages when transferring funds to payees using the Pay to Mobile feature.   |
| View mortgage & loans?                             | Yes   | Yes   | Yes   |
| Forex rates, accounts or trading?                  | Yes, international accounts.  | Yes, rates.   | No  |
| Share trading?                                     | Service not offered by bank.  | No  | No  |
| NFC capability?                                    | No  | No  | No  |
| Location based services?                           | Not at this time - ATM locator in forthcoming release.  | Yes (nearest branch and ATM by location).   | Currently not available, but due to be released in the future.  |
| Additional charges for mobile banking?             | No  | No (but standard FastNet Classic transaction and service charges apply).                | No  |
| How is the service delivered? - .mobi site or app? | iPhone app.   | Mobile web (m.asb.co.nz), app and via SMS/text.   | iPhone app.   |
| What devices can be used?                          | IOS 3 and above   | Mobile web capable devices; iPhone iOS 4.2 and up, and Android 2.2 up.                  | iPhone, iPod touch and iPad.  |
| Any other features?                                | Every app customer gets their own Online Relationship Manager they can contact through the app. | Person to person payments (pay to an email address, a mobile number).<br>Quick Balance. | goMOney, allowing users to transfer money fast and send and receive mobile payments.  |