

## finder Awards 2018 Methodology:

### Best Transaction Account



#### Dynamic Scoring

Finder's dynamic scoring system is the market-leading method used to score product metrics throughout the finder Awards.

Rather than awarding a set number of points for certain values (e.g. 5 points for credit card interest rates between 15% and 18%), Finder's dynamic scoring system adjusts scores based on the actual range of values across the market. In each judgement period, the range of values across each specific category is divided into 10 percentile groups. The best 10% of metrics receive a score of 10, the next 10% receive a score of nine, and so on. Thus scoring automatically adjusts if the values across the market move. Scoring also adjusts as metrics change across categories due to product types (e.g. rewards credit cards tend to have higher interest rates than other cards).

[www.finder.com.au/finderawards](http://www.finder.com.au/finderawards)

#### Best Transaction Account

##### Selection Criteria

- Account must provide free ATM access via all Australian ATMs (via direct free access or refund of fee)
- Account must have Google Pay and/or Apple Pay available
- Account must have no annual fees
- Any criteria required to access free ATMs were presumed to be fulfilled

**Methodology:** Only accounts which allowed free ATM access nationally were included - i.e. accounts which offered to refund any third-party ATM fees either instantly or within 30 days.

Tie breakers are scored based on free ATM access globally as follows:

- Free fees, local fees refunded - 10
- Free fees - 5
- Fees - 0