



Mozo People's Choice Awards 2022

Methodology Report
May 2022

Mozo People's Choice Awards 2022

The Mozo People's Choice Awards are announced annually to recognise companies with the highest customer satisfaction levels, best service, and a range of other qualities.

The award winners are determined solely by the votes of customers, gathered via a national survey. Mozo makes no assessment of the value or performance of products or providers.

This report lists all the winners for 2022, and explains the methodology in detail.

How do we collect customer votes?

A total of 3,923 individuals were surveyed in March 2022 to measure people's attitudes and opinions towards their current providers of a range of services and products. Respondents were sourced via a partnership with Cint, the world's largest consumer network for digital, survey-based research. Cint complies with ESOMAR, MRS, ARF, MRIA, AMA, AMSRO and Insights Association standards. In addition, Cint Australia is compliant and certified with the Australian Market Research & Social Research Standard ISO 20252.

Respondents were asked a series of questions about their satisfaction and experiences in the following areas:

Banking	Mobile Plans	Smartphones
Car Insurance	Online Electronics Retailers	Energy
Home Insurance	Online Home Appliance Retailers	Headphones
Health Insurance	Supermarkets	Televisions
Share Trading	Online Supermarkets	Fridges
International Money Transfer	Online Pet Supplies	Coffee Machines
Broadband Plans	Fitness Providers	Vacuum Cleaner

In each area, people were asked to nominate the companies they use, and then to rank them out of 10 in a range of factors including overall customer satisfaction, service and whether they'd recommend them to others, and depending on the industry they were also asked to rate on things like product range, delivery service, friendliness and trust.

Mozo People's Choice Awards 2022 Winners

Banking

Outstanding Customer Satisfaction

Customer satisfaction means different things to different people, but if you've got it, it's priceless. We asked our survey respondents to rate the "Overall Satisfaction with your experience with this bank" to see who's got it. The winners are...



Excellent Customer Service

Finding those organisations that deliver great customer service can be a matter of trial and error, but not any more! We asked customers to rate their "Customer service via phone, by email, online or face to face" and the winners are below.



Highly Trusted

We asked customers to rate the "Trustworthiness of banks to treat you fairly and follow through on promises". The banks that are most trusted are...



People first.



Mobile Banking Experience

We are increasingly using our mobile phones as the main source of interaction with many of the services we use, and banking is no different. Banking apps can be both complex or simple, as long as they deliver what we need in an accessible format. We asked people to rate their bank's mobile app if they had been using it. The apps that were voted the best are...



Customer Satisfaction - Credit Cards

Credit cards are incredibly useful tools that can help us manage our finances. But, they can also be a bit complicated; with fees, interest rates and possibly rewards values to consider. To find the providers that offer the best overall credit card experience, we asked people to rate the "Overall satisfaction with your credit card". The winners are...



Most Recommended

Do you like your bank enough to recommend them to friends or family? We asked people "Based on your experience with your bank, how likely would you be to recommend them to a friend or colleague?" to find out which were most likely to get a valued recommendation and they said...



Home Insurance

Outstanding Customer Satisfaction

This award shows which insurer providers go above and beyond customer expectations, earning the highest ratings from Australian policy holders. We asked people to rate "Overall satisfaction with your experience with this insurance company" and these are the winners...



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Highly Trusted

This award highlights reputation, reflecting which insurance providers treat their customers fairly and follow through on their promises.



Sign-Up Experience

We asked customers which insurance companies offer the easiest, quickest and most straight-forward sign-up process for new policies. These were the standouts.



Excellent Claims Experience

At the end of the day, insurance is no use unless your claim is going to be honoured, preferably with little fuss. We asked our survey respondents to tell us how well their insurer does when it comes to crunch time.



Most Recommended

You probably wouldn't recommend an insurer to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Car Insurance

Outstanding Customer Satisfaction

This award shows which insurance providers go above and beyond customer expectations, earning the highest ratings from Australian policy holders. We asked people to rate "Overall satisfaction with your experience with this insurance company" and these are the winners...



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Highly Trusted

This award highlights reputation, reflecting which insurance providers treat their customers fairly and follow through on their promises.



Sign-Up Experience

We asked customers which insurance companies offer the easiest, quickest and most straight-forward sign-up process for new policies. These were the standouts.



Excellent Claims Experience

At the end of the day, insurance is no use unless your claim is going to be honoured, preferably with little fuss. We asked our survey respondents to tell us how well their insurer does when it comes to crunch time.



Most Recommended

You probably wouldn't recommend an insurer to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Health Insurance

Outstanding Customer Satisfaction

This award shows which health insurance providers go above and beyond customer expectations, earning the highest ratings from Australian policy holders. We asked people to rate "Overall satisfaction with your experience with this health insurance provider" and here are the winners...



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Highly Trusted

This award highlights reputation, reflecting which insurance providers treat their customers fairly and follow through on their promises.



Value for Money

Customers rated these insurance companies the highest for getting the best value for money on their policies.



Sign-Up Experience

We asked customers which insurance companies offer the easiest, quickest and most straight-forward sign-up process for new policies. These were the standouts.



Excellent Claims Experience

At the end of the day, insurance is no use unless your claim is going to be honoured, preferably with little fuss. We asked our survey respondents to tell us how well their insurance provider does when it comes to crunch time.



Most Recommended

You probably wouldn't recommend an insurance company to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Share Trading

Outstanding Customer Satisfaction

This award shows which online share trading providers go above and beyond customer expectations, delivering the most highly rated offerings in the country. We

asked people to satisfaction with your online share and the winners



rate your are ...



CommSec

"Overall experience with trading provider"

Value for Money

Customers rated these services the highest for getting the best value for money on their brokerage.



SelfWealth

Research Tools

Customers rated these brokers the highest for providing the best selection of research tools and data needed to make informed decisions on their trades.



CommSec



Easy to Use

Customers rated these brokers the highest for providing the leading user experience that allowed them to make trades and find their way around their accounts.



Settlement Speed

Customers rated these brokers the highest for providing the fastest settlement times, allowing traders to make the most of their money the soonest.



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Most Recommended

Many people turn to their friends and family for investment advice, which is why this

question is so important. We asked how likely people were to make an online share trading broker recommendation.



International Money Transfer

Outstanding Customer Satisfaction

This award shows which international money transfer provider goes above and beyond customer expectations, delivering the most highly rated offering in the country. We asked people to rate "Overall satisfaction with your experience with your international money transfer provider" and here is the winner...



Value for Money

Customers rated this company the highest for getting the best value for money on their cross border transfers.



Transfer Experience

Customers rated this service the highest for providing the leading user experience that allowed them to make a transfer and find their way around their accounts.



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate outstanding customer service.



Transfer Speed

Waiting days for money to arrive overseas can be a nerve-wracking experience, so it's incredibly important that transfers are made as quickly as possible. Customers rated this provider the highest for their transfer speeds.



Most Recommended

You probably wouldn't recommend an international money transfer provider to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Energy

Outstanding Customer Satisfaction

This award shows which energy providers go above and beyond customer expectations. We asked people to rate "Overall satisfaction with your experience with this energy provider" and here are the winners...



Excellent Customer Service

Whether it's over the phone, by email, online or face to face, this award recognises that customers appreciate amazing customer service.



Clearest Billing

Power and gas bills have quite a lot of detail and can use unfamiliar terms, so unless you're an expert, they can end up being very confusing. We asked people to tell us how they'd rate the clarity and accuracy of the bills from their energy retailer and the best are...



Highly Trusted

This award highlights reputation, reflecting which energy providers treat their customers fairly and follow through on their promises.



Most Recommended

You probably wouldn't recommend an energy provider to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Mobile Plans

Outstanding Customer Satisfaction

This award shows which mobile phone plan providers go above and beyond customer expectations, delivering some of the most highly rated plans in the country. We asked people to rate "Overall satisfaction with your experience with this mobile plan provider" and here are the winners...

ALDImobile

amaysim

B E L O N G

 **boost**
mobile

Value for Money

Customers rated these companies the highest for getting the best value for money on their phone plan.

ALDImobile

amaysim

B E L O N G

 **kogan**
mobile

Clearest Billing

This award shows which mobile phone plan providers offer the clearest and easy to understand bills, according to customers.

ALDImobile

amaysim

B E L O N G

Network Reliability

Dropped phone calls and endlessly buffering video are frustrating experiences. This award shows which mobile phone plan providers offer the leading network reliability, according to customers.

ALDImobile

amaysim

B E L O N G

 boost
mobile

Most Recommended

You probably wouldn't recommend a phone plan provider to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.

ALDImobile

amaysim

B E L O N G

 boost
mobile

Broadband

Outstanding Customer Satisfaction

This award shows which broadband providers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your experience with this broadband provider" and these are the winners...



Connection Quality

A speedy, reliable connection is what people expect when they sign up for broadband, and not all services are the same. We asked people to rate their connection based on speed and reliability, and the winners are...



Excellent Service & Support

Tricky tech questions, billing issues and connection problems happen - but we wanted to find out how well retailers respond when their customers need a hand. The survey respondents were asked "Service & support is available and helpful for tech questions, billing issues or connection problems" to find the answers below...



Most Recommended

Promises are easy to make, but which broadband provider follows through and delivers service that's good enough to earn a recommendation? There was one standout winner in this category...



Online Electronics Retailer

Outstanding Customer Satisfaction

This award shows which online electronic retailers go above and beyond customer expectations, earning the highest ratings from Australian shoppers. We asked people to rate "Overall satisfaction with your experience with this online electronic retailer" and the winners are...



Value for Money

Customers rated these online retailers the highest for getting the best value for money on electronics purchases.



Excellent Customer Service

Whether it's over the phone, by chat online or face to face, this award recognises that customers appreciate outstanding customer service.



Range of Products

One of the biggest benefits of shopping for electronics online is the ability to get most things we need all in one place. We asked people to rate online retailers on whether it has all the electronics they need, and the brands they like in stock, to find these winners...



Delivery Service

Our survey respondents said that when they order from these services, they're confident that it will be convenient, on time and that they'll get everything they ordered.



Most Recommended

Promises are easy to make, but which online electronics retailers follow through and deliver sales and service that's good enough to earn a recommendation?



Online Home Appliance Retailer

Outstanding Customer Satisfaction

This award shows which online home appliance retailer goes above and beyond customer expectations, earning the highest ratings from Australian shoppers. We asked people to rate "Overall satisfaction with your experience with this online electronic retailer" and the winner is...



Value for Money

Customers rated these online retailers the highest for getting the best value for money on appliances and whitegood purchases.



Excellent Customer Service

Whether it's over the phone, by chat online or face to face, this award recognises that customers appreciate outstanding customer service.



Range of Products

One of the biggest benefits of shopping for appliances and whitegoods is the ability to get most things we need all in one place. We asked people to rate online retailers on whether it has all the electronics they need, and the brands they like in stock, to find this winner...



Delivery Service

Our survey respondents said that when they order from this service, they're confident that it will be convenient, on time and that they'll get everything they ordered.



Most Recommended

Promises are easy to make, but which online home appliance retailer follows through and delivers sales and service that's good enough to earn a recommendation? There was one standout winner in this category...



Supermarket

Outstanding Customer Satisfaction

This award shows which supermarkets go above and beyond customer expectations, earning the highest ratings from Australian shoppers. We asked people to rate "Overall satisfaction with your experience with this supermarket" and the winner is...



Range of Products

One of the biggest benefits of using supermarkets is the ability to get most things we need all in one place. We asked people to rate their supermarket on whether it has all the items they need, and the brands they like in stock, to find this winner...



Freshness

We asked customers which supermarket chains offered the leading freshness of meat, dairy, fruit & vegetables. One brand stood out to our respondents.



Value for Money

With inflation on the rise, getting the best value for money out of your shopping trolley has never been more important. We asked people which supermarkets they felt provided the best value for money.



Store Environment

We asked real customers which stores they felt had the most well-organised and pleasant store environments, and these are the winners.



Drakes

Staff Friendliness

Friendly and helpful staff can make all the difference, whether you're struggling to find an item, or just keen for a chat in the checkout area. These supermarket chains were rated the highest for staff friendliness.



Drakes



Most Recommended

Promises are easy to make, but which supermarket chain follows through and delivers quality grocery and service that's good enough to earn a recommendation? There was one standout winner in this category...



Online Supermarket

Outstanding Customer Satisfaction

This award shows which online supermarket goes above and beyond customer expectations, earning the highest ratings from Australian shoppers. We asked people to rate "Overall satisfaction with your experience with this online supermarket" and the winner is...



Range of Products

One of the biggest benefits of using an online supermarket is the ability to get most things we need from one site. We asked people to rate their online supermarket on whether it has all the items they need available online, and the brands they like in stock, to find this winner...



Freshness

While the convenience of online grocery shopping is undeniable, one of the biggest anxieties is produce freshness, especially when not being able to inspect the goods yourself before purchase. Customers rated this online supermarket the highest for receiving the freshest ingredients in their orders.



Online Shopping Experience

We asked shoppers which online grocery service makes it easy to search, compare, save favourites, lists, re-order and check out via the app or website. There was one clear winner.



Delivery Service

In the best case scenario your delivery service would be convenient, on time, and includes everything you ordered. We asked customers which grocer rated the highest on these factors.



Click and Collect

For those that find it easier to have their shopping dropped in their car boot, Click and Collect is a convenient way to go. Customers rated this brand the best for their non-delivery pick up options.



Most Recommended

You probably wouldn't recommend an online supermarket to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Online Pet Supplies

Outstanding Customer Satisfaction, Online Shopping Experience, Range of Products, & Most Recommended

These awards highlight two online pet supply retailers which impressed the most by going above and beyond customer expectations, providing the leading online shopping experiences, range of products, and were most recommended by customers.



Delivery Service

We asked customers which online pet supply stores offered delivery services that were convenient, on time, and included everything you ordered. These two brands rated the highest.



Fitness Provider

Outstanding Customer Satisfaction

This award shows which gym chains go above and beyond customer expectations, earning the highest ratings from Australian exercisers. We asked people to rate "Overall satisfaction with your experience with their fitness provider" and the winners are...



Value for Money

Customers judged these fitness providers as having the right balance of membership price versus what you get out of it as a customer.



Excellent Equipment

These fitness providers were rated by their customers as having the gym equipment they needed, available when they needed it. The two winners were...



Class Variety and Availability

Customers judged these fitness providers as having the leading options for group class variety and spot availability.



Helpful Staff

These fitness providers were rated by their customers as having the most helpful staff on-hand to provide advice and lend a guiding hand.



Quality Facilities

We asked customers which gym networks had their facilities in the best and the most well maintained condition, both for equipment, common areas, showers and changing areas.



Membership Flexibility

Sometimes your plans and gym goals change unexpectedly. These fitness providers were rated highest by customers for allowing membership flexibility.



Most Recommended

You probably wouldn't recommend a gym to your friend or family unless you were very sure that they would treat them right, which is why this question is so important. We asked how likely people were to make that recommendation.



Smartphones

Outstanding Customer Satisfaction

This award shows which smartphone manufacturer goes above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your phone brand" and the winner is...



Great Performance

We asked smartphone users to rate the device speed, responsiveness, and battery life of their mobile device. One brand was awarded the winning manufacturer in this category.



Great to Use

There's no point having the latest features on your phone if they feel complicated and clunky to use. We asked users about the features & ease of operation of their devices, and again we had one clear winner.



Build Quality

Build quality goes beyond hoping your phone survives another clumsy drop on the concrete. We asked customers about the quality, durability and expectation that everything works as it should. The winner is...



Value for Money

Smartphones are an increasingly large investment. We asked users to rate how much value for money they felt their smartphone purchase represented.



Excellent Customer Service

Whether it's over the phone, by chat online or face to face, this award recognises that customers appreciate outstanding customer service.



Most Recommended

You probably wouldn't recommend a smartphone to your friend or family member unless you were very sure that it would work well for them, which is why this question is so important. We asked how likely people were to make that recommendation.



Headphones

Outstanding Customer Satisfaction

This award shows which headphone manufacturers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your headphone brand" and the winners are...



Great Performance

We asked headphone users to rate the audio quality, noise cancelling and battery life (where applicable) of their headphones. Two brands were awarded the winning manufacturers in this category.



Great to Use

We asked headphone users about the features and ease of operation of their headphones including comfort, easy to use controls, and quality of wireless connections. Two brands stood out in this category.



Build Quality

Headphones should be expected to stand up to the rigours of daily use. We asked users to rate the build quality and durability of their headphones. These brands took out awards.

BOSE

 **SENNHEISER**

Value for Money

We asked users whether their headphones purchase represented great value for money. These brands were rated the highest.

anko

Jabra

Excellent Customer Service

Whether it's over the phone, by chat online or face to face, this award recognises that customers appreciate outstanding customer service.



SAMSUNG

Most Recommended

You probably wouldn't recommend a set of headphones to your friend or family member unless you were very sure that it would work well for them, which is why this question is so important. We asked how likely people were to make that recommendation.



BOSE[®]

SONY

Televisions

Outstanding Customer Satisfaction

This award shows which television manufacturers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your television brand" and the winners are...

SAMSUNG

SONY

Great Performance

We asked customers to rate the picture and sound quality of their televisions. Two brands were awarded the winning manufacturers in this category.

SAMSUNG

SONY

Great to Use

There's no point having the latest features on your TV if they feel complicated and clunky to use. We asked users about the features & ease of operation of their devices, including menu navigation, remote control and selection of apps and integrations. We awarded two brands in this category.

SAMSUNG

SONY

Build Quality

We asked customers to rate the build quality and durability of their television sets. Two brands were rated the highest by our respondents.

SAMSUNG **SONY**

Value for Money

We asked users whether their television purchase represented great value for money. These brands were rated the highest.

Hisense **JVC** **TCL**

Excellent Customer Service

Whether it's over the phone, by chat online or for warranty correspondence, this award recognises that customers appreciate outstanding customer service.

SAMSUNG **SONY**

Most Recommended

You probably wouldn't recommend a TV brand to your friend or family member unless you were very sure that it would work well for them, which is why this question is so important. We asked how likely people were to make that recommendation.

SAMSUNG

SONY

Fridges

Outstanding Customer Satisfaction

This award shows which refrigerator manufacturers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your fridge brand" and the winners are...

Hisense



Great Performance

We asked customers to rate the performance of their fridge and its ability to keep food fresh and drinks cold. Three brands were awarded the winning manufacturers in this category.

Hisense



Great to Use

We asked refrigerator owners about the features and ease of operation of their fridges including internal layout, water chiller, ice-making facility, temperature controls. Three brands stood out in this category.

Hisense



Build Quality

We asked customers to rate the build quality and durability of their fridges. Three brands were rated the highest by our respondents.



SAMSUNG



Value for Money

We asked users whether their fridge purchase represented great value for money. These brands were rated the highest.

CHIQ

Hisense

Excellent Customer Service

Whether it's over the phone, by chat online or for warranty correspondence, this award recognises that customers appreciate outstanding customer service.

FISHER & PAYKEL



Most Recommended

You probably wouldn't recommend a TV brand to your friend or family member unless you were very sure that it would work well for them, which is why this question is so important. We asked how likely people were to make that recommendation.



SAMSUNG



Coffee Machines

Outstanding Customer Satisfaction

This award shows which coffee machine markers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your coffee machine brand" and the winners are...

Breville



NESPRESSO[®]

Great Performance

The ability to brew a consistent and great tasting coffee is the key factor of how happy you would be with your coffee machine. We asked users about the quality of the coffee their machine produces and the winners are...

Breville



Great to Use

We asked coffee machine users about the features & ease of operation of their coffee maker. Was it ready to go quickly, easy to use and easy to clean? The highest rated brands were...



NESPRESSO[®]

Sunbeam

Build Quality

We asked customers to rate the build quality and durability of their coffee machines. Three brands were rated the highest by our respondents.



Value for Money

We asked users whether their coffee machine purchase represented great value for money. These brands were rated the highest.



Excellent Customer Service

Whether it's over the phone, by chat online or for warranty correspondence, this award recognises that customers appreciate outstanding customer service.



Most Recommended

You probably wouldn't recommend a coffee machine to your friend or family member if it made bad coffee, which is why this question is so important. We asked how likely people were to make that recommendation.

Breville



Vacuum Cleaners

Outstanding Customer Satisfaction

This award shows which vacuum manufacturers go above and beyond customer expectations. We asked people to rate the "Overall satisfaction with your vacuum cleaner" and the winners are...

dyson

Miele

Shark®

Great Performance

We asked customers to rate the performance of their vacuum, its suction strength, quietness, and battery life. Three brands were awarded the winning manufacturers in this category.

Miele

Shark®

Great to Use

We asked vacuum cleaner users about the features & ease of operation of their device. Was it easy to use, easy to empty, had all the useful attachments? The highest rated brands were...

 **BOSCH**

dyson

Miele

Shark®

Build Quality

We asked customers to rate the build quality and durability of their vacuum cleaners. Three brands were rated the highest by our respondents.

dyson

Miele

Shark

Value for Money

We asked users whether their vacuum machine purchase represented great value for money. These three brands were rated the highest.

**BLACK+
DECKER**

 **BOSCH**

Miele

Excellent Customer Service

Whether it's over the phone, by chat online or for warranty correspondence, this award recognises that customers appreciate outstanding customer service.

 **BOSCH**

dyson

Miele

Most Recommended

You probably wouldn't recommend a vacuum cleaner to your friend or family member if it didn't suck, which is why this question is so important. We asked how likely people were to make that recommendation.



Which providers do we consider?

All providers of these products & services are eligible. The survey contained extensive lists of provider names to choose from, but respondents were also able to enter any that were not on the initial list.

How do we calculate the winners?

The survey asked people to rate their provider on a range of different factors.

In each category, all providers who received at least 30 responses are eligible. The judges then rank providers in order by average rating, and then determine an appropriate cut-off point to separate winners from the rest. The choice of cut-off point is intended to create a shortlist of brands with average ratings a 'step above' the rest, wherever possible. In choosing a cut-off point we also take into account how many providers are in that market, the size of the differences in average ratings between the leading brands, and in some cases whether or not there are nationally available brands already in the list. As a rough guide, the winners group in each category is somewhere in the region of 10% of the full brand list.

While Cint assisted in the development of the survey, sourced the respondents and managed the collection of responses, all decisions about the conferring of awards were Mozo's responsibility.

How many responses and providers did we consider?

Award Category	Responses	Providers Rated	Winners per award
Banking	3,826	85	2 - 5
Car Insurance	2,154	40	4 - 6
Home Insurance	2,268	34	4 - 7
Health Insurance	2,142	48	4 - 5
Share Trading	822	28	2 - 3
International Money Transfer	830	44	1
Energy	2,814	45	2 - 4
Broadband Plans	2,192	20	1 - 2
Mobile Plans	2,577	25	3 - 4
Online Electronics Retailers	1,779	25	2 - 4
Online Home Appliance Retailers	1,245	32	1 - 2
Supermarkets	2,438	17	1 - 2
Online Supermarkets	2,068	6	1
Online Pet Supplies	1,221	27	2
Fitness Providers	953	18	2
Smartphones	2,171	18	1
Headphones	1,979	37	2 - 3
Televisions	1,601	21	2
Fridges	1,138	29	2 - 3
Coffee Machines	1,064	22	1 - 3
Vacuum Cleaners	1,590	25	2 - 3

A full list of all providers considered in the awards is available in the appendix at the end of the document.

How we manage conflicts of interest

Mozo People's Choice Awards are based on ratings submitted by customers. Mozo does not overlay any judgement or expert opinion as to the results.

The process is done without reference to Mozo's sales or commercial functions. Our internal structures help to avoid conflicts of interest arising between our research team and other areas of the business in the generation of our research reports.

Details of how we are paid are contained in our Financial Services and Credit Guide.

There is no cost to a provider for being included in the awards. Award winners can purchase a licence to use award badges supplied by Mozo, after the award winners have been determined.

A provider that receives a Mozo People's Choice Award may choose to list its products on the Mozo website in a way that may generate revenue for Mozo. Mozo People's Choice Awards are awarded irrespective of a provider's commercial relationship with Mozo.



About Mozo

Mozo provides a comparison service with the goal of helping consumers to make their own financial decisions and save money. Mozo offers consumers a comprehensive product comparison service across banking, insurance, energy, broadband, mobiles and general household finance & expenses.

Mozo is owned by Future plc, an international media group and leading digital publisher.

Hundreds of thousands of Australians use Mozo's comparison service every month. Mozo's comparison technology and expertise has been used by some of Australia's largest online publishers.

Mozo holds an Australian Financial Services Licence and an Australian Credit Licence. Mozo's management team have experience in consumer credit and financial services in a variety of roles from executive management, marketing, actuarial services and technology. Mozo's team are often called upon to provide expert media commentary in relation to the product areas they cover.

Our Mozo Experts Choice Awards analysis is overseen by AJ Duncanson, Mozo's Data Director, and Peter Marshall, Research Manager. AJ is a data scientist and actuary and has worked in financial services and product comparison for over 30 years. Peter has worked for a wide range of Australian banks and product comparison for the past 39 years. Both AJ and Peter act as Responsible Manager on Mozo's Australian Financial Service Licence and Australian Credit Licence.

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Appendix

Lists of companies who received at least one rating from survey respondents.

Banking

86 400	Commonwealth Bank	OurMoneyMarket
Adelaide Bank	Community First Credit Union	P&N Bank
Alex Bank	Credit Union SA	People's Choice Credit Union
American Express	Defence Bank	Plenti
AMP Bank	firstmac	Police Bank
ANZ	G&C Mutual Bank	Police Credit Union
Athena	Gateway Bank	Qantas Money
Aussie	Great Southern Bank / CUA	QBANK
Australian Military Bank	Greater Bank	Qudos Bank
Australian Mutual Bank	Harmony	Queensland Country Bank
Australian Unity	Heritage Bank	Rabobank
Auswide Bank	HSBC	RACQ Bank
Bank Australia	Hume Bank	RAMS
Bank First	humm90	Regional Australia Bank
Bank of Melbourne	IMB Bank	St.George
Bank of Queensland	ING	Summerland Credit Union
Bank of Sydney	Judo Bank	Suncorp
Bank of us	Kogan Money	Symple Loans
BankSA	Latitude	Teachers Mutual Bank
BankVic	loans.com.au	Tic:Toc
Bankwest	Macquarie	UBank
bcu	ME	Unity Bank
Bendigo Bank	MoneyMe	Up Bank
Beyond Bank	MyState Bank	Virgin Money
BOQ Specialist	NAB	Volt Bank
Cashify	Newcastle Permanent	Well Home Loans
Citi	now FINANCE	Westpac
Click Loans	NRMA	Woolworths
Coles		

Car Insurance

1st for Women
AAMI
Allianz
ANZ
Apia
Australia Post
Australian Seniors
Insurance Agency
Australian Unity
Bingle
Budget Direct
CGU
Coles
Comminsure

Eric
GIO
Huddle
ING
Koba
Kogan Insurance
NAB
NRMA
PD Insurance
Qantas Insurance
QBE
RAA
RAC
RACQ

RACT
RACV
Real Insurance
SGIC
SGIO
Shannons
Stella
Suncorp Insurance
UbiCar
Virgin Money
Westpac
Woolworths
Youi

Home Insurance

1300 Insurance
1st for Women
AAMI
Allianz
ANZ
Apia
Australia Post
Australian Seniors
Insurance Agency
Budget Direct
CGU
Coles

Comminsure
GIO
Guild Insurance
Honey
Huddle
ING
Kogan Insurance
NAB
NRMA
Qantas Insurance
QBE
RAA

RAC
RACQ
RACT
RACV
SGIC
SGIO
Suncorp Insurance
Virgin Money
Westpac
Woolworths
Youi

Health Insurance

AAMI
ACA Health
ahm
AIA
Allianz
Apia
Australian Unity
Bupa
CBHS Corporate
CDH Benefit
Cessnock District
CUA Health
Defence Health
Doctors Health Fund
Emergency Services Health
Frank Health Insurance
GMF Health Insurance

GMHBA
Grand United Corporate
Health
GU Health
HBF
HCF
Health Care Insurance
Health Partners
HIF
Latrobe Health Services
Luke's Health
Medibank
Mildura Health Fund
National Health Benefits
Navy Health
nib
Nurses & Midwives

onemedifund
Peoplecare
Phoenix Health Fund
Police Health
Qantas
Queensland Country
Health Fund
RACQ
Reserve Bank Health
Society
RT Health
Teachers Health
Territory Health
Transport Health
TUH
UniHealth
Westfund

Share Trading

amscot	IG	Phillip Capital
ANZ Share Investing	Interactive Brokers	Self Wealth
Bank of Queensland	Australia PL	Sharesies
Bell Direct	Macquarie	St.George
Bellmont Securities	Monex Securities	Suncorp
Bendigo Bank	nabtrade	Superhero
Capital 19	netwealth	ThinkMarkets
CMC Markets	Open Markets	Tiger Broker
CommSec	OpenTrader	Westpac
HSBC	Pearler	

International Money Transfer

7-Eleven	Compass Global	PayPal
ANZ	Markets	Remit2India
Arab Bank Australia	Currency Online	Remitly
Aussie Forex & Finance	CurrencyFair	St.George Bank
Azimo	CurrencyTransfer	Suncorp Bank
Bank of Melbourne	Foreign Xchange	Sydney Forex
Bank of Queensland	Hai Ha Money Transfer	TorFX
Bank of Sydney	HSBC	Travelex
BankSA	ING Direct	Unimoni
Bankwest	InstaReM	Western Union
Bendigo Bank	Macquarie Bank	Westpac
BFX Money Transfer	MoneyGram	Wise
CashRemit	NAB	WorldFirst
Citi	OFX	WorldRemit
Commonwealth Bank	OrbitRemit	XE

Energy

1st Energy	Energy Locals	OVO Energy
ActewAGL	EnergyAustralia	People Energy
AGL	Enova Energy	Power and Water
Alinta Energy	Ergon Energy	Powerdirect
Amber Electric	Ezi Power	Powershop
Aurora Energy	Future X Power	QEnergy
Blue NRG	GloBird Energy	ReAmped Energy
Bright Spark Power	Kogan Energy	Red Energy
CovaU	Locality Planning Energy	Simply Energy
DC Power Co	Lumo Energy	Smart Energy
Diamond Energy	Metered Energy	Social Energy
Discover Energy	Mojo Power	Sumo Power
Dodo Power & Gas	Momentum Energy	Synergy
Electricity In A Box	necr	Tango Energy
Elysian Energy	Origin Energy	

Broadband Plans

AGL
Aussie Broadband
Belong
Dodo
Exetel
Foxtel
iiNet

Internode
iPrimus
Kogan
mate
MyRepublic
Optus
Southern Phone

Spintel
Tangerine Telecom
Telstra
TPG
Vodafone
Westnet

Mobile Plans

AGL
ALDI mobile
amaysim
Aussie Broadband
Barefoot Telecom
Belong
Bendigo Telco
Boost mobile

Catch Connect
Circles.Life
Coles
Dodo
Exetel
iiNet
Kogan Mobile
Lebara Mobile

Moose Mobile
Optus
Southern Phone
Telstra
TPG
Vaya
Vodafone
Woolworths

Online Electronics Retailers

Amazon Australia
Aus Electronics Direct
BestBuy
Betta
BigW
Bing Lee
catch.com.au
Costco
David Jones

Domayne
eBay
fishpond.com.au
Harvey Norman
JB Hi-Fi
Kmart
Kogan
megabuy.com.au
MWave Australia

mydeal.com.au
Myer
Officeworks
openshop
Sale Now
Target
The Good Guys

Online Home Appliance Retailers

8Appliances
Amazon Australia
Appliances Online
BestBuy
Betta
BigW
Bing Lee
Cass Brothers
catch.com.au
Costco
David Jones

Designer Appliances
Domayne
Harvey Norman
Ikea
JB Hi-Fi
Kitchen Warehouse
Kmart
Kogan
Mitre 10
mydeal.com.au
Myer

Myhomeware
openshop
Rawsons Appliances
Sinks World
Target
Temple & Webster
The Blue Space
The Good Guys
Winning Appliances
Winnings

Supermarkets

Aldi
Coles
Costco
Drakes
Farmer Jack's
Foodland

Foodworks
Friendly Grocer
Harris Farm
IGA
Maloneys Grocer
Miracle

Ritchies Supa IGA
Spudshed
Supabarn
Woolworths

Online Supermarkets

Coles
Drakes

Harris Farm
IGA

myIGA
Woolworth

Online Pet Supplies

budgetpetproducts.com.au
ipetstore.com.au
jumbopets.com.au
kellyvillepets.com.au
luckypet.com.au
mypetwarehouse.com.au
nettopet.com.au
petbarn.com.au
petcircle.com.au
petcity.com.au
pethouse.com.au
peto.com.au
petology.com.au
petpost.com.au

pets-megastore.com.au
petshopdirect.com.au
petspantry.com.au
petstock.com.au
petsuppliesempire.com.au
petzoo.com.au
thevetshed.com.au
vetnpetdirect.com.au
vetproductsdirect.com.au
vetshopaustralia.com.au
vetsupply.com.au
woononapetfoods.com.au
worldforpets.com.au

Fitness Providers

Anytime Fitness
Crossfit
Crunch
EFM Health Clubs
F45
Fernwood Fitness

Fit n Fast
Fitness First
Fitness Playground
Gold's GYM
Goodlife Health Clubs
Jetts

Planet Fitness
Plus Fitness
Snap Fitness
South Pacific Health Clubs
Virgin Active
World GYM

Smartphones

Alcatel
Apple
Aspera
Asus
Cat
Google Pixel

Huawei
LG
Motorola
Nokia
OnePlus
Opel

Oppo
Realme
Samsung
TCL
Vivo
Xiaomi

Headphones

AfterShokz
AKG
Anko
Apple
Audio-Technica
Audiofly
B & O
Beats
Beyerdynamic
BlueAnt
Bonelk
Bose
Cygnett

Google
Jabra
Jaybird
JBL
JLab
Klipsch
Kmart
Lenovo
Logitech
Marley
Moki
Nura
Panasonic

Philips
Pioneer
Samsung
Sennheiser
Skullcandy
Sol Republic
Sony
Technics
Urbanista
XCD
Yamaha

Televisions

Bang & Olufsen
Chiq
Go
Haier
Hisense
Hitachi
JVC

Kogan
LG
Linsar
Loewe
Panasonic
Philips
Samsung

Sharp
Soniq
Sony
TCL
Teac
Toshiba

Fridges

Airflo
Altus
Bosch
ChiQ
Electrolux
Esatto
Euromaid
Fisher & Paykel
Germanica
Haier

Hiberg
Hisense
Hitachi
Kelvinator
LG
Liebherr
Maytag
Miele
Mitsubishi
Panasonic

Samsung
Sharp
Siemens
Smeg
TCL
Teka
Toshiba
Westinghouse
Whirlpool

Coffee Machines

Alessi
Bodum
Bosch
Breville
Bugatti
De'Longhi
Dolce Gusto
Fisher & Paykel

Gaggia
ILVE
Isomac
Jura
La Pavoni
Lavazza
Miele
NEFF

Nescafe
Nespresso
Slayer
Smeg
Sunbeam
Wega

Vacuum Cleaners

Bissell
Black & Decker
Bosch
Dyson
Electrolux
Hoover
i-Vac
iRobot
Kambrook
Kenmore
Kleenmaid
LG
Makita
Maytag
Miele
Panasonic
Samsung
Sebo
Shark
Sharp

Toshiba
Vax
Volta
Wertheim
Westinghouse