

SUMMARY OF SOME FINANCIAL INSTITUTIONS USING THE INTERNET

Bank	Home Page	Other Internet Services
Advance Bank	<p>Link to Internet banking Advertisement for home loans, and “Express” banking. Loan repayments calculator</p>	<p>Banking software downloaded Account statement information (balances and transactions) Transfer funds between accounts Current interest rates</p>
ANZ Bank	<p>Has a global look & feel (click on map of world) Contact details of ANZ branches (worldwide) Year end results Product information Investment information</p>	<p>Feedback form via email, with reply by email</p>
Bank of Melbourne	<p>General information Loans information Insurance & Financial Planning information</p>	
Bank West (WA)	<p>General Products and Services</p>	<p>Feedback form via email</p>

Bank	Home Page	Other Internet Services
Barclays UK	Good Image - easy to use Many links to products and services	Now conducting a home banking trial with special Barclays software - but not using I/net Plus on-line investment advice (11 pages), after selecting answers to questions, a product for investment is recommended - but no on-line ordering
BT Funds Management	Lots of pictures of senior staff Lots of information about BT products, but navigation could be easier	
Citibank	USA information only	
MLC	could not find a home page	
Colonial Mutual	Links to insurance and SBN 1-800 number to obtain information Basic presence only	Search engine provided

Bank	Home Page	Other Internet Services
Commonwealth Bank	Detailed information about various products, plus advice on insurance, super and investments Economic info., 1996 results, how to buy shares Many links to insurance products	On-line order of Annual Report Feedback form by email response by email
Legal and General	Basic Home Page Fast loads of pages (mostly text pages) Information only	Email for more information
Macquarie Bank	Basic information	
Metway Bank	Basic information	
National Australia Bank	Latest quarterly results available No information on products and services Needs more content to attract	
Norwich	Economic information Many useful links Promotes Navigator master trust	Can download cash management trust prospectus

Bank	Home Page	Other Internet Services
Security First Network Bank (US)	Says that if you are outside US, then banking is only allowed if you have a US Social Sec number, or a Federal Tax ID number and have a US address. All transactions are in \$US. Payments only to persons in the US	Internet Banking only
St George Bank	Slow to download, but easy to follow Lots of general information Calculator for loan assistance Insurance links (Sun Alliance) Savings and Investment information	Download home loan manager software
State Bank of NSW	Viridian advert Personal loan information Services described in detail	email form for more information but response by telephone or mail
Westpac	Good detail about products and services Loan calculator Annual Report details	email form for more information but response by telephone or mail

TOP TEN BANKS IN THE WORLD - WITH ON-LINE BANKING

(according to MoneyPage - an Internet ranking service)

1. Security First Network Internet
2. Advance Bank of Australia Internet
3. US Bank Dial-up
4. First National of Chicago Dial-up
5. Guarantee Net Dial-up
6. Salem 5 cents Savings Bank Dial-up
7. Nations Bank Dial-up
8. Wells Fargo Internet
9. Stanford Federal Credit Union Internet
10. Bank of America Dial-up