



Finder Green Awards methodology

The Finder Green Awards aim to identify sustainability leaders across some of our main comparison categories including banking, insurance, superannuation and utilities.

This document explains the criteria and weighting we will use to assess each category and pick the winners. This will be a submission based awards program so if you would like to nominate your organisation for an award then you can find entry forms at finder.com.au/finder-awards/green

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Entry guidelines and scoring

Entry Process:

Information for the Finder Green Awards will be collected directly from entrants through online submission forms. Where available, Finder will cross-check this information against publicly available information. We reserve the right to revoke submissions if any information provided is found to be false, misrepresentative or misleading. Specific data points provided by entrants will be used for judging purposes only and will not be shared externally without the entrant's explicit consent.

Online submission forms can be accessed at finder.com.au/finder-awards/green. Alternatively, you can request an offline submission form by emailing awards@finder.com. If you have additional evidence that you would like to submit then please send this to the awards email address above. Where relevant, this additional evidence will be considered alongside your completed submission form.

Date Ranges:

We request that all data entered through the submission forms relates to the 12 month period prior to 1st March 2023, with all responses being representative of the most recent data available in that period. If this data is not available then Finder will accept the most recent continuous 12 month period worth of data that is available for each question.

Scoring:

Finder will use a dynamic scoring system to decide the winner in each of the industry categories of the Finder Green Awards. Rather than awarding a set number of points for certain values, Finder's dynamic scoring system awards points relative to the other submissions by adjusting scores based on the actual range of submitted values for each category. These scores will then be adjusted to reflect the weightings shown as percentages in the tables below.

In some categories, there will be metrics that are not scored using the dynamic scoring system but are scored manually based on metric type. Finder also reserves the right to move to a static scoring system if there are not enough submissions for the dynamic scoring system to work effectively in a given category.

Additionally, where new information about an entrant becomes available between the time of entry and time of announcement, Finder reserves the right to consider this information in conjunction with the submission if it is deemed to have the potential to impact the outcome of the awards.

Industry Awards

Green bank of the year

Eligibility criteria: Company must have offered retail banking products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 23%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 11%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Sustainable financing approach: 51%

- Negative screening
- Positive screening
- Climate positive financing

Climate-friendly products: 11%

- Deposits linked to sustainable outcomes
- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products
- Other (specify)

Supporting evidence: 2%

Green super fund of the year

Eligibility criteria: Company must have offered superannuation products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 11%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 9%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Sustainable investment approach: 37%

- Clear policy in place
- Negative screening
- Positive screening
- Shareholder engagement

Environmental performance of portfolio: 39%

- Emissions intensity of portfolio
- Climate positive investments

Supporting evidence: 2%

Green stockbroker of the year

Eligibility criteria: Company must have offered online stockbroking service with more than 1,000 investment options to Australian retail customers for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 34%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 9%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Sustainable investment options: 53%

- Number of ESG investment options
- ESG rating / filtering system
- Other sustainability initiatives

Supporting evidence: 2%

Green investing app of the year

Eligibility criteria: Company must have offered a smartphone based sustainable investing product to customers in Australia for the duration of the 12 months prior to 1 March 2023?

General environmental criteria:

Current performance: 34%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 9%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Sustainable investment options: 53%

- Sustainable investing approach
- Proportion of users investing sustainably
- Negative and positive screening
- Other sustainability initiatives

Supporting evidence: 2%

Green lender of the year

Eligibility criteria: Company must have offered lending products to retail customers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 48%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 10%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Climate-friendly products: 38%

- Sustainable purchases
- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products
- Other sustainability initiatives

Supporting evidence: 2%

Green insurer of the year

Eligibility criteria: Company must have offered insurance products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 42%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 20%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Climate risk and sustainable investment: 23%

- Climate change impacts factored in to risk management
- Climate-change factored in to investment decisions

Climate-friendly products: 11%

- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products

Supporting evidence: 2%

Green health insurer of the year

Eligibility criteria: Company must have offered health insurance products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 50%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 23%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Climate risk and sustainable investment: 19%

- Climate-change factored in to investment decisions

Climate-friendly products: 4%

- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products

Supporting evidence: 2%

Green home insurer of the year

Eligibility criteria: Company must have offered home insurance products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 39%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 17%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Climate risk and sustainable investment: 26%

- Climate change impacts factored in to risk management
- Climate-change factored in to investment decisions

Climate-friendly products: 14%

- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products

Supporting evidence: 2%

Green car insurer of the year

Eligibility criteria: Company must have offered car insurance products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 39%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 20%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Climate risk and sustainable investment: 16%

- Climate-change factored in to investment decisions

Climate-friendly products: 21%

- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products

Supporting evidence: 2%

Green energy retailer of the year

Eligibility criteria: Company must have offered energy plans to residential customers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Corporate environmental performance: 10%

- Corporate emissions intensity
- Energy used from renewable sources
- Waste avoiding landfill

Environmental target and reporting: 10%

- Emissions target
- Renewable energy target
- Public waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Generation assets and fuel production: 42%

- Emissions from generation assets
- Renewable power generation
- Fossil fuel production

GreenPower, offsets and clean tech: 34%

- GreenPower price and coverage
- Carbon offsets coverage and quality
- Solar FIT
- Support for clean tech (e.g. solar, EV, energy storage, demand response)

Supporting evidence: 2%

Green telco of the year

Eligibility criteria: Company must have offered telecommunications to retail customers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 51%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 10%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Electrical waste: 9%

- Recycling / refurbishment

Climate-friendly products: 26%

- Carbon neutral products
- Incentives/discounts for sustainable purchases or behaviour
- Other (specify)

Supporting evidence: 2%

Green mobile provider of the year

Eligibility criteria: Company must have offered mobile phone plans to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 49%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 9%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Electrical waste: 9%

- Recycling / refurbishment

Climate-friendly products: 29%

- Carbon neutral products
- Incentives/discounts for sustainable purchases or behaviour
- Other (specify)

Supporting evidence: 2%

Green mobile network operator of the year

Eligibility criteria: Company must own or control a network that enables mobile telecommunication services to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 64%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 16%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Electrical waste: 8%

- Recycling / refurbishment

Climate-friendly products: 8%

- Energy efficient equipment
- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products
- Other (specify)

Supporting evidence: 2%

Green broadband provider of the year

Eligibility criteria: Company must have offered NBN/broadband services to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 56%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 11%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Electrical waste: 12%

- Recycling / refurbishment

Climate-friendly products: 17%

- Energy efficient equipment
- Incentives/discounts for sustainable purchases or behaviour
- Carbon neutral products
- Other (specify)

Supporting evidence: 2%

Green online retailer of the year

Eligibility criteria: Retailer must have offered products to consumers in Australia for the 12 months prior to 1 March 2023, with more than 50% of sales coming from online channels

General environmental criteria:

Current performance: 46%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Waste avoiding landfill

Environmental targets and reporting: 10%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Sustainable packaging: 11%

- Packaging from recycled materials
- Packaging that can be recycled

Sustainable delivery: 11%

- Customer delivery emissions

Sustainable products: 13%

- Showcasing sustainable products
- Proportion of products meeting criteria

Other sustainability initiatives: 5%

Supporting evidence: 2%

Green supermarket of the year

Eligibility criteria: Company must have offered grocery products to consumers in Australia for the 12 months prior to 1 March 2023 with a minimum of 10 supermarkets in Australia

General environmental criteria:

Current performance: 45%

- Emissions intensity
- Emissions intensity (inc. offsets)
- Energy from renewable sources
- Water usage
- Waste avoiding landfill

Environmental targets and reporting: 19%

- Emissions target
- Renewable energy target
- Waste target
- Public climate change plan
- External benchmarks/accreditation

Supporting evidence: 2%

Sector-specific environmental criteria:

Supermarket-specific impacts: 21%

- Food waste avoiding landfill
- Packaging and plastic usage
- Sustainable produce options
- Initiatives to encourage sustainable customer behaviour

Supply chain impacts: 11%

- Environmental checks on suppliers
- Distribution

Supporting evidence: 2%

Green fashion brand of the year

Eligibility criteria: Brand must have offered clothing and/or footwear products to consumers in Australia for the 12 months prior to 1 March 2023.

General environmental criteria:

Current performance: 39%

- Emissions
- Emissions (inc. offsets)
- Energy from renewable sources
- Water usage
- Energy efficiency
- Waste avoiding landfill

Environmental targets and reporting: 17%

- Environmental targets
- Public climate change plan
- External accreditations

Supporting evidence: 2%

Sector-specific environmental criteria:

Materials, packaging and distribution: 31%

- Recycled materials used
- Sustainable materials used
- Packaging
- Circular economy initiatives
- Distribution

Other sustainability initiatives: 9%

Supporting evidence: 2%

Product Awards

Green loan of the year

Eligibility criteria: Personal loan product that must be available to Australian retail customers at the time of entering the 2023 Finder Green Awards and only be eligible for sustainability-linked purposes (e.g. installing solar panels, buying electric vehicles)

Environmental criteria:

Environmental performance: 18%

- Eligible uses
- Verification of impact

Supporting evidence: 2%

Affordability and accessibility:

Affordability and accessibility: 78%

- Customer eligibility
- Interest rate
- Fees
- Features

Supporting evidence: 2%

Green home loan of the year

Eligibility criteria: Home loan product that must be available to Australian retail customers at the time of entering the 2023 Finder Green Awards and have at least one sustainability-linked feature

Environmental criteria:

Environmental performance: 28%

- Sustainability-linked feature
- Verification of impact

Supporting evidence: 2%

Affordability and accessibility:

Affordability and accessibility: 68%

- Customer eligibility
- Loan to value ratio
- Interest rate
- Fees
- Features

Supporting evidence: 2%

Green ETF of the year

Eligibility criteria: ETF that must have been available to trade on the ASX at the time of entering the 2023 Finder Green Awards.

Environmental criteria:

Sustainable investment approach: 62%

- Clear policy in place
- Negative screening
- Positive screening
- Climate positive investments
- ESG certification

Supporting evidence: 2%

Performance and fees:

Fees and performance: 34%

- Management fees
- Performance - 12 months
- Performance - 24 months
- Performance - 36 months

Supporting evidence: 2%

Green car of the year

Eligibility criteria: Car that must be available to order in Australia at the time of entering the 2023 Finder Green Awards.

Environmental criteria:

Environmental performance: 83%

- Tailpipe emissions
- Fuel lifecycle emissions
- Fuel/energy consumption
- Other sustainability features

Supporting evidence: 2%

Other criteria:

Price and critical reception: 13%

- Price
- External third-party reviews

Supporting evidence: 2%

People and Innovation Awards

Green leader of the year

Eligibility criteria: Any Australian-based individual who has taken the lead on driving positive sustainability or environmental management outcomes for their organisation in the 12 months prior to 1 March 2023.

- **Outline their biggest achievements in the 12 months prior to 1 March 2023**
(Maximum answer length: 3000 characters)
 - **Provide a minimum of two testimonials from colleagues, managers, partners, consultants or other stakeholders**
(Maximum answer length: 3000 characters)
-

Green rising star of the year

Eligibility criteria: Any Australian-based individual who has worked in sustainability/ environmental management for less than 5 years and has driven positive sustainability or environmental management outcomes for their organisation in the 12 months prior to 1 March 2023.

- **Outline their biggest achievements in the 12 months prior to 1 March 2023**
(Maximum answer length: 3000 characters)
 - **Provide a minimum of two testimonials from colleagues, managers, partners, consultants or other stakeholders**
(Maximum answer length: 3000 characters)
-

Green team of the year

Eligibility criteria: Any Australian-based team (min. two people) that has driven positive sustainability or environmental management outcomes for the organisation 12 months prior to 1 March 2023.

- **Outline their biggest achievements in the 12 months prior to 1 March 2023**
(Maximum answer length: 3000 characters)
- **Provide a minimum of two testimonials from colleagues, managers, partners, consultants or other stakeholders**
(Maximum answer length: 3000 characters)

Green innovation of the year

Eligibility criteria: Any Australian-based product, service, campaign or innovation launched in the 12 months prior to 1 March 2023 that has helped to drive positive sustainability or environmental outcomes.

- **Describe** the product, service, campaign or innovation that was launched in the judging period.
- Provide evidence that demonstrates the **environmental impact** that the product, service, campaign or innovation has had on the market you operate within (60%)
- Provide evidence that demonstrates the **commercial impact** that the product, service, campaign or innovation has had on the market you operate within (40%)

Questions?

Contact the Finder Awards team at
awards@finder.com