

WeMoney Awards Program - Ratings Methodology Criteria

Broker Awards

Name: 2026 WeMoney Broker Awards

Key Dates:

Applications open: Wednesday, 22-Jul-2026
Applications close: Friday, 14-Aug-2026
Winners announced: Thursday, 20-Aug-2026

2026 WeMoney Broker Awards Summary

The WeMoney Broker Awards celebrates the best mortgage and asset finance brokers, platforms and innovators in the Australian market, offering outstanding value and service to consumers.

We use our knowledge and experience to identify those mortgage and asset finance brokers that offer great value, as well as market-leading features, and recognise them with the WeMoney Broker Awards.

For applicants, a WeMoney Broker Award is a third-party endorsement of their product(s) and service(s).

Method: We score each factor on a 0-to-10 scale (or as a zero or one, depending on the factor), with 0 being the lowest possible score and 10 being the highest possible score.

Overview

2026 Broker Award Categories

Overall Award Categories
Best Mobile Experience
Best Small Size Broker - Home Loans
Best Small Size Broker - Asset Finance
Best Medium Size Broker
Best Large Size Broker

Home Loan Award Categories
Broker of the Year - Home Loans
Digital Broker of the Year - Home Loans
Best for First Home Buyers
Best for Low Deposit Finance
Best for Refinance
Best Broker Innovation - Home Loans
Best for Property Investment Finance
Best for Construction Finance
Best for Self-Employed Finance
Best for SMSF Property Finance
Outstanding Customer Service - Home Loans

Asset Finance Award Categories
Broker of the Year - Asset Finance
Digital Broker of the Year - Asset Finance
Best for Innovation - Asset Finance
Best for Accessible Credit - Asset Finance
Best for Car Finance

Best for Leisure Finance
Best for Novated Leasing
Best for EV Finance
Outstanding Customer Service - Asset Finance

Business Finance Award Categories
Broker of the Year - Business Loans
Best for Commercial Vehicle & Fleet Finance

Award Methodology

Overall Award Categories

Best Mobile Experience

This award recognises the broker delivering the most seamless mobile experience, with intuitive loan management, real-time reporting, and value-added features that enhance the customer experience. Applicants were assessed on mobile functionality, push notifications, and digital service quality. The award is given to the provider with the highest weighted rating across the following categories:

- Mobile & Desktop
- Push Notifications
- Value-Added Services
- Customer Experience

Best Small Size Broker - Home Loans

This award recognises the top-performing home loan broker with a team of 25 or less, demonstrating excellence in customer service, application processing, and lending approvals. Applicants were assessed on application efficiency, lending options, and innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Application Process
- Digital Experience
- Serviceability & Accessibility
- Customer Experience

Best Small Size Broker - Asset Finance

This award recognises the top-performing asset finance broker with a team of 25 or less, demonstrating excellence in customer service, lender panel coverage, and approval efficiency. Applicants were assessed on asset finance breadth, turnaround times, and lending solutions. The award is given to the provider with the highest weighted rating across the following categories:

- Application Process
- Digital Experience
- Serviceability & Accessibility
- Customer Experience

Best Medium Size Broker

This award recognises the top-performing broker with a team of 50 or less, demonstrating excellence in customer service, application processing, and

lending approvals. Applicants were assessed on application efficiency, lending options, and innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Application Process
- Digital Experience
- Serviceability & Accessibility
- Customer Experience

Best Large Size Broker

This award recognises the top-performing broker with a team of 50 or more, demonstrating excellence in customer service, application processing, and lending approvals. Applicants were assessed on application efficiency, lending options, and innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Application Process
- Digital Experience
- Serviceability & Accessibility
- Customer Experience

Home Loan Award Categories

Broker of the Year - Home Loans

This award recognises the top-performing broker in the home loans category, demonstrating excellence in customer service, lender panel diversity, and application efficiency. Applicants were assessed on home loan approval rates, turnaround times, customer outcomes, and platform experience. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Digital Broker of the Year - Home Loans

This award recognises the top-performing digital broker in home loans, delivering an end-to-end digital experience with excellence in customer service, lending panel, and application efficiency. Applicants were assessed on online application tools, customer engagement, lending options, and innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Innovation
- Customer Experience

Best for First Home Buyers

This award recognises the broker offering a specialised service for first home buyers, with an end-to-end experience curated for first-time property buyers. Applicants were assessed based on serviceability and accessibility, resources, and customer support. The award is given to the provider with the highest weighted rating across the following categories:

- Application Process
- Serviceability & Accessibility
- Flexibility & Features
- Customer Experience

Best for Low Deposit Finance

This award recognises the broker offering a specialised service for low-deposit home buyers, where the loan-to-value ratio is $\leq 2\%$. Applicants were assessed based on serviceability, affordability, and discounts and incentives made available via the lender or government. The award is given to the provider with the highest weighted rating across the following categories:

- Eligibility Requirements
- Lending Panel
- Serviceability
- Broker Support

Best for Refinance

This award recognises the broker offering the most value and seamless customer experience for the purpose of refinancing a home loan. Applicants were assessed on refinancing approval rates, affordability, and serviceability to borrowers with at least 20% equity. The award is given to the provider with the highest weighted rating across the following categories:

- Affordability & Fees
- Refinancing Approval Rates
- Digital Experience
- Customer Service

Best for Property Investment Finance

This award recognises the broker offering a specialised service for property investors, including expert advice and tailored lending solutions. Applicants were assessed on investment lending experience, bespoke financing solutions, and loan structuring. The award is given to the provider with the highest weighted rating across the following categories:

- Affordability & Fees
- Digital Experience
- Flexibility & Features
- Customer Service

Best for Construction Finance

This award recognises the top-performing broker for construction finance, providing access to specialist lenders and tailored service solutions. Applicants were assessed on construction loan approvals, loan structuring, and broker support. The award is given to the provider with the highest weighted rating across the following categories:

- Eligibility Requirements
- Flexibility & Features
- Serviceability
- Customer Support

Best for Self-Employed Finance

This award recognises the broker specialising in home loan solutions tailored to self-employed borrowers, including non-conforming loan options and advice.

Applicants were assessed on serviceability requirements, loan approvals, and customer experience. The award is given to the provider with the highest weighted rating across the following categories:

- Flexibility
- Serviceability
- Affordability & Fees
- Customer Experience

Best for SMSF Property Finance

This award recognises the broker specialising in home loan solutions for self-managed superannuation funds, including loan structuring and advice. Applicants were assessed on serviceability, taxation reporting, and flexibility. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability & Features
- Account Management
- Tax & Compliance
- Customer Service

Best for Innovation - Home Loans

This award recognises the broker demonstrating the greatest innovation in mortgage broking, including how they use technology to deliver more value and transparency to customers. Applicants were assessed on digital experience, customer journey, and service innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Innovation
- Digital Experience
- Flexibility & Features
- Customer Experience

Outstanding Customer Service - Home Loans

This award recognises the broker delivering the most exceptional customer experience across home loans, including response times, proactive communications, and complaint resolution. Applicants were assessed on customer reviews, verbatim, and overall service quality. The award is given to the provider with the highest weighted rating across the following categories:

- Support Availability
- Service Quality
- Complaint Resolution
- Customer Service

Asset Finance Award Categories

Broker of the Year - Asset Finance

This award recognises the top-performing broker in the asset finance category, demonstrating excellence in customer service, lender panel diversity, and application efficiency. Applicants were assessed on asset finance approval rates, turnaround times, customer outcomes, and platform experience. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Digital Broker of the Year - Asset Finance

This award recognises the top-performing digital broker in asset finance, delivering an end-to-end digital experience with excellence in customer service, lending panel, and application efficiency. Applicants were assessed on online application tools, customer engagement, lending options, and innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Innovation
- Customer Experience

Best for Innovation - Asset Finance

This award recognises the broker demonstrating the greatest innovation in asset finance broking, including how they use technology to deliver more value and transparency to customers. Applicants were assessed on digital experience, customer journey, and service innovation. The award is given to the provider with the highest weighted rating across the following categories:

- Innovation
- Digital Experience
- Flexibility & Features
- Customer Experience

Best for Accessible Credit - Asset Finance

This award recognises the broker offering the most accessible low credit solution to borrowers with an impacted or impaired credit history. Applicants were assessed based on lending panel, approach to specific customer scenarios,

serviceability, and responsible lending practices. The award is given to the provider with the highest weighted rating across the following categories:

- Credit Accessibility
- Serviceability
- Additional Features
- Customer Service

Best for Car Finance

This award recognises the top-performing broker in the car finance category, demonstrating excellence in customer service, lender panel diversity, and application efficiency. Applicants were assessed on car loan approval rates, turnaround times, customer outcomes, and platform experience. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Best for Leisure Finance

This award recognises the top-performing broker in the leisure finance category, demonstrating excellence in customer service, lender panel diversity, and serviceability. Applicants were assessed on lending approval rates, turnaround times, customer outcomes, and platform experience. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Best for Novated Leasing

This award recognises the top-performing broker specialising in novated leasing, demonstrating excellence in customer service, serviceability, and account management. Applicants were assessed on digital experience, business integrations, and lending partnerships. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Flexibility & Features
- Digital Experience
- Customer Service

Best for EV Finance

This award recognises the broker offering the most comprehensive electric vehicle financing solution, including novated leasing, chattel mortgage, and consumer loan pathways for EVs. Applicants were assessed on EV lending panel, pricing, turnaround, and customer support. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Outstanding Customer Service - Asset Finance

This award recognises the broker delivering the most exceptional customer experience across asset finance, including response times, proactive communications, and complaint resolution. Applicants were assessed on customer reviews, verbatim, and overall service quality. The award is given to the provider with the highest weighted rating across the following categories:

- Support Availability
- Service Quality
- Complaint Resolution
- Customer Service

Business Finance Award Categories

Broker of the Year - Business Loans

This award recognises the top-performing broker in the business loans category, demonstrating excellence in customer service, lender panel diversity, and application efficiency. Applicants were assessed on business loan approval rates, turnaround times, customer outcomes, and platform experience. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Best for Commercial Vehicle & Fleet Finance

This award recognises the top-performing broker in commercial vehicle and fleet finance, demonstrating excellence in approval rates, lender panel breadth, and fleet servicing capability. Applicants were assessed on vehicle finance approvals, pricing, turnaround, and customer support. The award is given to the provider with the highest weighted rating across the following categories:

- Serviceability
- Value
- Lending Panel
- Customer Experience

Assessment Criteria

Awards are based on a comprehensive list of individual criteria applied to each broker platform, assessing important factors, such as:

1. Serviceability

The independent judging panel assesses both mortgage and asset finance brokers based on their flexible lending solutions, application process, and customer serviceability. This includes a detailed assessment of the broker's lending panel, serviceability based on specific customer scenarios, and customer service throughout the loan term.

- Finance Availability
- Application Process
- Lending Panel
- Flexibility & Features

2. Value

The independent judging panel assesses both mortgage and asset finance brokers based on their fee structure, ongoing service costs, and value-added services. This includes a detailed assessment of loan terms, borrowing amounts, customer retention, and bespoke lending solutions.

- Interest Rate & Comparison Rates
- Lending Panel
- Origination & Termination Costs
- Digital Experience
- Customer Service

3. Customer Experience

The independent judging panel examines both mortgage and asset finance brokers on their digital experience, service quality, as well as customer support channels and resolution times. This includes the application process, account management, and innovations designed to enhance the customer experience.

- Digital Experience
- Available Support Channels
- Resolution Times
- Innovation
- Customer Satisfaction

Scoring Methodology

Score Range	Description
0-4	Below industry standards and represents significant room for improvement.
5-7	Meets industry standards and demonstrates strong performance, though with some room for improvement.
8-10	Exceeds industry standards and customer expectations, with limited room for improvement.

Data Collection & Review Process

WeMoney collects data from Brokers and observes demonstrations, as necessary. Our process begins by sending out detailed questionnaires to Brokers who are Non-Authorised Deposit-taking Institutions (ADIs). The questionnaires are structured to be unbiased in nature and provide coverage at eliciting both favourable and unfavourable responses. The questionnaire answers, combined with our in-house specialists' hands-on research, make our proprietary assessment process that scores each provider's performance.

We then undergo an additional evaluation process that is curated for certain types of consumers. This evaluation adjusts the weighting of factors (and occasionally will consider additional criteria) to emphasise features that matter most to consumers.

We also take into account customer experience, industry standards and regulatory requirements.

Award Eligibility

Brokers were given 3 weeks to respond to our invitation process and provide all necessary data. Only Brokers that provided data satisfactorily and met all requirements were included in the WeMoney Awards Program.

The Review Team

The review panel comprises a member from the WeMoney team and experts that include market contributors, CEOs, Directors and editorial staff who are seasoned writers. Each panel member follows WeMoney's strict guidelines for editorial integrity and are all commercially independent of the applicants.

Selection Criteria

Awards are based on a comprehensive list of individual criteria applied to each broker that assesses important features such as Serviceability, Value, and Customer Experience, among others, that broadly fall into the following 3 categories:

- Serviceability
- Value
- Customer Experience

Each individual criterion receives a weighting, which varies according to the award. Each award is made up of its own unique combination of weightings.

Weighting

Criteria	Indicative Breakdown	Weighting (%)
Serviceability	• Finance Availability • Application Process • Lending Panel • Flexibility & Features	30%
Value	• Interest Rate & Comparison Rate • Lending Panel • Origination & Termination Costs • Digital Experience • Customer Service	30%
Customer Experience	• Digital Experience • Available Support Channels • Resolution Times • Innovation • Customer Satisfaction	40%