



# FINDER AWARDS ENTRY GUIDELINES

The Finder Awards celebrate innovation across key categories including banking, insurance, telecommunications, retail and travel. There are 27 categories open for entry which are judged on criteria including innovation, range of features and impact.

This document explains the criteria and weighting we will use to assess each category and pick the winners.

# Contents

## ENTRY GUIDELINES AND SCORING

- 4      **Entry process**
- 4      **Assessment period**

## AWARD CATEGORIES

- 5      **Best Automotive Innovation**
- 6      **Best Banking Innovation**
- 7      **Best Buy Now, Pay Later Innovation**
- 8      **Best B2B Innovation**
- 9      **Best Energy Innovation**
- 10     **Best Innovation in Digital Currencies**
- 11     **Best Insurance Innovation**
- 12     **Best Insurtech Innovation**
- 13     **Best Investment Innovation**
- 14     **Best Lending Innovation**
- 15     **Best Online Customer Service**
- 16     **Best Payment Innovation**
- 17     **Best Retail Innovation**
- 18     **Best Retail Product Innovation**
- 19     **Best Solar Innovation**
- 20     **Best Streaming Innovation**
- 21     **Best Tech Innovation**
- 22     **Best Telco Innovation**
- 23     **Best Transport Innovation**
- 24     **Best Travel Innovation**
- 25     **Digital Disruptor of the Year**
- 26     **Most Innovative Business Response to COVID**
- 27     **Most Innovative Partnership**
- 28     **Most Innovative Supermarket**
- 29     **Most Innovative Social / Ethical initiative**

## PEOPLE CATEGORIES

**30      Most Innovative Person**

**31      Most Innovative Team**

# Entry guidelines and scoring

## Entry process

Information for the Finder Awards will be collected directly from entrants through online submissions. 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.

You can submit your entry via the submission portal:

- <https://finderawards.awardsplatform.com/>

## Assessment period

We request that all data entered through the submission forms is for the 12 months leading to May 01 2021. The deadline for submissions is 5pm AEST Friday 18 June 2021.

## Best Automotive Innovation (new category)

### Entry criteria

**What we're looking for:** The best automotive innovation available in Australia.

**Who can enter:** Any automobile manufacturer available in the Australian market or automotive related business, e.g. tech for cars.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an automobile innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

# Best Banking Innovation

## Entry criteria

**What we're looking for:** The most disruptive banking innovation available in Australia.

**Who can enter:** Any bank (including neo or digital bank), credit union, building society, financial institution or payments provider/platform operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

## Criteria

### Innovation: 40%

- Describe an innovation that you've introduced for your customers in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your consumers.

### Impact/success: 60%

- Provide evidence for the impact of the innovation since its introduction. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Buy Now, Pay Later Innovation (new category)

### Entry criteria

**What we're looking for:** The most disruptive buy now, pay later (BNPL) innovation available in Australia.

**Who can enter:** Any platform offering buy now, pay later services in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a BNPL innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best B2B Innovation

### Entry criteria

**What we're looking for:** Companies offering innovative solutions for small businesses operating in Australia.

**Who can enter:** Any business or brand that provides a product or service to small businesses (including a platform, app or software program) within the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation that you've introduced for your business customers in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.



## Best Energy Innovation (new category)

### Entry criteria

**What we're looking for:** The best energy innovation available in Australia (billing, plans, bundles or other related product, service or innovation).

**Who can enter:** Any energy retailer, wholesaler or related business that caters for residential energy customers in Australia.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your consumers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Innovation in Digital Currencies (new category)

### Entry criteria

**What we're looking for:** The most disruptive digital currency innovation available in Australia.

**Who can enter:** Any business related to or dealing with cryptocurrency / digital currencies.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation in cryptocurrency/digital currencies that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Insurance Innovation

### Entry criteria

**What we're looking for:** The best innovation in insurance available in Australia

**Who can enter:** Any insurance provider operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an insurance innovation that you introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, the technology and/or features that differentiate your product/service from what's currently available in the market and any challenges you faced.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation since its introduction. Evidence could include improvements in customer numbers, revenue, fraud prevention, underwriting, customer experience, processing speed, claims outcomes, NPS or other relevant metrics.

## Best Insurtech Innovation (new category)

### Entry criteria

**What we're looking for:** The best innovation in insurtech available in Australia.

**Who can enter:** Any insurtech provider, or related business operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an insurtech innovation that you introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, the technology and/or features that differentiate your product/service from what's currently available in the market and any challenges you faced.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation since its introduction. Evidence could include improvements in customer numbers, revenue, fraud prevention, underwriting, customer experience, processing speed, claims outcomes, NPS or other relevant metrics.

## Best Investment Innovation

### Entry criteria

**What we're looking for:** The most disruptive investment innovation available in Australia.

**Who can enter:** Any bank, fintech, credit union, building society, financial institution, superfund, investment provider and/or adviser, investment app, broker, fund manager or brand within the Australian market. Excluding cryptocurrency or digital currency affiliated businesses.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an investment innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your rivals.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Lending Innovation (new category)

### Entry criteria

**What we're looking for:** The most disruptive lending innovation available in Australia.

**Who can enter:** Any bank (including neo or digital bank), credit union or lender operating in the Australian market excluding buy now, pay later.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a lending innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Online Customer Service

### Entry criteria

**What we're looking for:** The best online customer service in Australia (encompassing chat, email, social and other digital platforms).

**Who can enter:** Any consumer-facing bank, financial, insurance, telco, shopping, retail or travel provider or brand operating in the Australian market.

**Word count:** Limit your entry to 1,300 words or less, bullet points accepted.

### Criteria

#### Innovation: 20%

- What new and innovative steps did you take to improve online customer service in the 12 months to May 2021. Examples could include new support channels or new technologies or processes aimed at improving customer pain points.

#### Impact/success: 60%

- Provide evidence for the success of your approach. Evidence could include improvements in response time, NPS, customer numbers and growth, customer experience surveys or other relevant metrics.

#### Range of features: 20%

- Describe the approach/process you take to dealing with online customer service, including all the options you offer and the typical response times. What issues does your approach help to solve?

## Best Payment Innovation 2021 (new category)

### Entry criteria

**What we're looking for:** The most disruptive payment innovation available in Australia (e.g. no interest credit cards, virtual credit cards, etc).

**Who can enter:** Any bank (including neo or digital bank), credit union, building society, financial institution or payments provider/platform operating in the Australian market excluding traditional buy now, pay later.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a payment innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.



## Best Retail Innovation

### Entry criteria

**What we're looking for:** The best innovation in retail or shopping available in Australia.

**Who can enter:** Any store or retailer operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a retail or shopping innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it innovative or unique, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation since its introduction. Evidence could include improvements in customer numbers, time spent on site, average basket size, NPS or other relevant metrics.

## Best Retail Product Innovation (new category)

### Entry criteria

**What we're looking for:** The most innovative physical product available in Australia; either a new product, or existing product that has been innovated in the 12 months to May 2021 to better serve the customer.

**Who can enter:** Manufacturer or producer of any physical consumer product available in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a retail product innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Solar Innovation (new category)

### Entry criteria

**What we're looking for:** The best solar innovation available in Australia.

**Who can enter:** Any energy retailer offering a solar service, solar power manufacturers, installers and related businesses.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation in solar that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Streaming Innovation (new category)

### Entry criteria

**What we're looking for:** The best streaming innovation available in Australia.

**Who can enter:** Any streaming service (video/audio) available in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a streaming innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Tech Innovation

### Entry criteria

**What we're looking for:** The most disruptive tech innovation in Australia.

**Who can enter:** Any bank (including a neo or digital bank), financial, insurance, telco, shopping, retail, travel provider or brand operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a technological innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it provided benefits to your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation since its introduction. Evidence could include improvements in customer numbers, revenue, customer experience, processing speed, NPS or other relevant metrics.

## Best Telco Innovation

### Entry criteria

**What we're looking for:** The most disruptive telco innovation in Australia.

**Who can enter:** Any telco provider operating in the Australian market, including broadband and mobile phone providers.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a telco innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it innovative or unique, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, customer experience, processing speed, NPS or other metrics.

## Best Transport Innovation (new category)

### Entry criteria

**What we're looking for:** The best innovation in transportation services available in Australia.

**Who can enter:** Any transport service available in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation in transportation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Best Travel Innovation

### Entry criteria

**What we're looking for:** The best innovation in travel available in the Australian market. Given the current limitations on travel, this could include virtual travel experiences or other innovative responses to the COVID-19 pandemic.

**Who can enter:** Any provider operating in the Australian travel market (including travel agents, airlines, cruise operators, hotels, tour companies, insurers, financial and travel money providers).

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation that you've introduced to your travel services in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, sentiment, revenue, engagement, NPS or other metrics.



## Digital Disruptor of the Year

### Entry criteria

**What we're looking for:** The most disruptive digital innovation in Australia.

**Who can enter:** Any bank (including a neo or digital bank), financial, fintech, insurance, telco, shopping, retail, property or travel provider or brand operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe the digital product, process or innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced and how it makes you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the product, process or innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, customer experience, processing speed, NPS or other relevant metrics.

## Most Innovative Business Response to COVID (new category)

### Entry criteria

**What we're looking for:** The most innovative business response to the COVID-19 crisis.

**Who can enter:** Any business/organisation operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a business response to COVID-19 that you introduced in the 12 months to May 2021. Discuss how you pivoted to introduce this new service/product, why it is unique and innovative, the challenges you faced and how you overcame them, and how it helped you stand out from your competitors.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, sentiment, revenue, engagement, NPS or other metrics.

## The Most Innovative Partnership (new category)

### Entry criteria

**What we're looking for:** The most innovative partnership between two or more brands in Australia.

**Who can enter:** The businesses involved in the partnership must be operating within the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovative partnership that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence or any metrics that could be used to demonstrate the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## Most Innovative Supermarket (new category)

### Entry criteria

**What we're looking for:** The best supermarket innovation in Australia.

**Who can enter:** Any supermarket or grocery store operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe an innovation that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include improvements in customer numbers, revenue, engagement, NPS or other metrics.

## The Most Innovative Social / Ethical initiative 2021 (new category)

### Entry criteria

**What we're looking for:** The most innovative social and/or ethical initiative driving real impact.

**Who can enter:** Any business operating in the Australian market.

**Word count:** Limit your entry to 800 words or less, bullet points accepted.

### Criteria

#### Innovation: 40%

- Describe a social and/or ethical initiative that you've introduced in the 12 months to May 2021.
- Explain the reason for its introduction, what makes it unique or innovative, any challenges you faced, how it helped you stand out from your competitors and how it benefits your customers.

#### Impact/success: 60%

- Provide evidence for the impact of the innovation during the assessment period. Evidence could include quantifiable changes in social or environmental impact as well as how the innovation has benefitted your business as measured through customer numbers, revenue, engagement, NPS or other metrics.

## Most Innovative Person

### Entry criteria

**What we're looking for:** The most innovative person in Australia.

**Who can enter:** Any person that has introduced a new product, process or innovation in the Australian market.

**Word count:** Limit your entry to 1,400 words or less, bullet points accepted.

### Criteria

#### Innovation: 20%

- What new product, process or innovation did this individual introduce in the 12 months to May 2021. How is the output unique or innovative? And how did this innovation make the individual stand out?

#### Testimonials: 30%

- Provide two testimonials from colleagues, clients or other stakeholders that outline the individual's key achievements during the assessment period.

#### Impact/success: 50%

- Provide evidence for the success of this individual's innovative work. Evidence could include meeting or exceeding KPIs, improvements in revenue, improvements in customer numbers, NPS, customer experience surveys or other relevant metrics.

## Most Innovative Team

### Entry criteria

**What we're looking for:** The most innovative team in Australia.

**Who can enter:** Any team that has introduced a new product, process or innovation in the Australian market.

**Word count:** Limit your entry to 1,400 words or less, bullet points accepted.

### Criteria

#### Innovation: 20%

- What new product, process or innovation did this team introduce in the 12 months to May 2021. How is the output unique or innovative? And how did this innovation make the team or business stand out from its rivals?

#### Testimonials: 30%

- Provide evidence for the success of this team's innovative work. Evidence could include meeting or exceeding KPIs, improvements in revenue, improvements in customer numbers, NPS, customer experience surveys or other relevant metrics.

#### Impact/success: 50%

- Provide evidence for the success of this team's innovative work. Evidence could include meeting or exceeding KPIs, improvements in revenue, improvements in customer numbers, NPS, customer experience surveys or other relevant metrics.