

just a click away

Why wander aimlessly around cyberspace when you can head straight for the pot of gold? Financial websites can be excellent tools to help you get your money sorted

What makes a great financial website? Late last year I was asked to be a judge for the NetGuide website awards; my role was to assess the finalists selected for the best financial website of the year. Awards night was billed as a hip-and-happening event with the elite of our nation's brilliant generation of web designers.

My initial reaction was, *am I really suited to this?* But, while I'm not a whiz with web technology, I do know about the consumer and how we operate in an often confusing marketplace of products, services and information.

Most of the finalists were banks, but there was one media outlet site as well as the Sorted website, published by the Office of the Retirement Commissioner.

My criteria were simple. I awarded the websites points for their overall design, ease of navigation, usefulness for the visitor, plus brownie points for originality. A visitor won't bookmark a particular site for future use if it doesn't have a certain freshness and uniqueness going for it.

I was impressed. All the sites were excellent. A noticeable trend in financial websites over the past three years has been the growth in their usefulness. Where once a bank's website might have been the electronic equivalent of its front window – with a list of services and the current interest rates posted – today it is an interactive place where the customer can come in and do business.

Tools such as budgeting and retirement (and student debt) calculators abound these days. Now you can pop on to your chosen financial website and think about your finances in the same



way my family used to lay everything out on the kitchen table.

First place in the website awards went to Sorted (www.sorted.org.nz). It won because of its sheer ease of use and its specialised zones for kids, students, those in debt and those aged 60-plus. The site recognises that at each stage of our lives, we have specific financial needs. It is a lively, easy site to visit.

The banks all had close runner-up scores, but the team which put together the Sorted site has gone that extra mile.

These days, at least 70 per cent of New Zealanders have web access and the number continues to climb rapidly. I think this technology has been a real

gift in terms of bringing knowledge and assistance to families everywhere. These websites have become genuinely useful and are worth repeated visits.

If you're close to your computer, kick the kids off for a second and have a look at the finalists listed below. I invite you to be the judge and to award your favourites with a bookmark. ☑

eight of the best

Sorted An excellent something-for-everybody site for independent advice and several money management tools. www.sorted.org.nz

The National Bank Informative, clean, easy to navigate and designed around life's stages. www.nbnz.co.nz

Westpac Bank Tidy and fresh but has small text. www.westpactrust.co.nz

ASB Bank Very comprehensive but the layout is somewhat cluttered. www.asbbank.co.nz

Kiwibank Mostly a shop window. Fresh design, although the online banking section is crowded and full of fine print. www.kiwibank.co.nz

ANZ Fairly straightforward banking site, with a few cumbersome elements. www.anz.com/nz

BNZ Clear, easy to navigate, but somewhat product-driven. Some of the online tools gave me problems. www.bnz.co.nz

NZ Herald Has a well-organised section to look up money and business articles, and a couple of financial calculators. www.nzherald.co.nz