



PEOPLE'S CHOICE · 2026

Vote for your favourite innovations

Tap a category to jump straight to its nominees.

Voting closes 14 August 2026.

Categories

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Best AI Innovation



01 **Apate.ai**

Apate's AI-powered operating layer uses hyperrealistic voice and text agents to engage scammers, extract live intelligence and help institutions disrupt scam operations before more people are harmed.

02 **CarExpert.com.au**

CarExpert built an AI-powered scraper that scans every Australian automotive manufacturer's website in real time to surface every EOFY deal, presenting them in a consistent, comparable format in one destination.

03 **Clinrol**

Clinrol is an AI-native platform that automates patient recruitment, engagement, and operational workflows for clinical trials through a connected, AI-assisted infrastructure.

04 **CMC Invest**

CMC Intelligence uses AI to explain what is likely moving markets, instruments and portfolios, giving CMC Invest customers clear summaries across shares, ETFs and crypto.

05 **CoinJar**

CoinJar AI answers your real questions about your real crypto portfolio. Ask about your performance, the market, or how anything works, and get a personalised answer in plain English, instantly.

06 **ECOVACS - DEEBOT T90 PRO OMNI**

The DEEBOT X11 OMNI CYCLONE elevates robot cleaning with true AI: a self-learning agent that predicts habits, real-time stain recognition with adaptive scrubbing, and VLM-powered vision that intelligently navigates dynamic, obstacle-filled homes.

Best AI Innovation



07 **IG Group**

IG is the first retail broker to publish an app in the ChatGPT App Store. Our CFD Assistant connects a client's live trading account to ChatGPT, letting them ask about their positions, P&L, watchlists, live prices and market sentiment - in plain English.

08 **Interactive Brokers**

IBKR has redefined how experienced investors interact with global markets by directly integrating agentic AI into client portfolios.

09 **Jacaranda Finance**

Jackie, our agentic agent framework, helps customers get support whenever they need it without losing the human connection. 24/7 assistance with human oversight, Jackie creates faster, more connected and more personal customer experiences in real time.

10 **Kobble**

Kobble AI lets any business design a fully licensed embedded finance product in under 5 minutes — no code, no lawyers, no waiting. Over 1,000 products built since launch. Australia's first AI-native Banking-as-a-Service product builder.

11 **Lendi Group**

Lendi Guardian and Core combine AI-led qualification with broker-led conversion. Guardian tracks mortgage, property, equity and credit signals 24/7, while Core is Lendi Group's existing broker workflow and conversion engine, powering application support and sales processes once a customer is ready to move beyond digital qualification.

12 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

Best AI Innovation



13 Local Knowledge

AI-powered NDIS ecosystem featuring Care Match™, a reverse marketplace matching participant needs with provider proposals, and a Strategic Intelligence Platform transforming provider data into actionable insights

14 Otivo

Ask Otivo is Australia's first AFSL-licensed AI financial adviser — delivering personal advice in 22 languages, with the same consumer protections as a human adviser and 100% compliance audit on every interaction.

15 PetRescue

PetRescue built a free pet profile writing AI Bot tool that generates quality pet adoption profiles in seconds. Purpose-built specifically for Australia's rescue community, producing listings that attract 2x more enquiries than manually written profiles.

16 Primary

Primary built the world's first treasury platform AI agents can safely operate end-to-end. Finance teams manage cash, investments and FX in plain language, with every action governed by human approvals. Treasury that runs itself.

17 Quickli

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

18 ThinkMarkets

ChelseaAI connects a live ThinkTrader account directly to Claude and other AI assistants via MCP. Place trades, manage positions and check account data in plain language - no platform switching, no code, full trader control.

PEOPLE'S CHOICE · CATEGORY 01

Best AI Innovation



19 **Time Under Tension**

Adopt HQ is Time Under Tension's AI-powered adoption platform, built on the latest frontier models. It combines our AI Development, Adoption Sprints and AI Academy to help clients turn AI opportunities into prioritised roadmaps and actionable training.

20 **Toastie**

Toastie is an AI-powered intelligence system that reimagines chronic illness care, impacting 1 in 2 people globally. Built by founders with lived experience, it reduces tracking from hours to seconds, turning fragmented data into insights you can act on.

21 **Wizr**

End-to-End Lending Automation – A fully integrated platform where credit decisions, income verification, and funds settlement work seamlessly together. What makes it disruptive isn't any single feature. It's the integration: every step in the loan journey, from application, settlement and collections, is connected, automated and powered with AI.

Best App Innovation



01 **bRight Agent**

Launched in December 2023, the bRight Agent App disrupts the real estate industry and solves one of the most confronting problems for any Aussie homeowner - transparently comparing and negotiating your real estate agents fees & commissions rates!

02 **CMC Invest**

CMC Invest's app brings together CMC Intelligence (AI summaries), TipRanks insights, Themes and TradingView charts, helping investors discover ideas, understand markets and research instruments.

03 **CoinJar**

CoinJar AI turns the CoinJar app into a conversation. Instead of searching through screens and help articles, customers simply ask a question and get a personalised, plain-English answer in seconds.

04 **Hostplus**

Hostplus redeveloped its mobile app to deliver a more accessible, secure and intuitive digital experience, replacing legacy technology and using member feedback and research-led design to improve engagement and member outcomes.

05 **myVal**

myVal uses smart technology and image recognition to automatically document household belongings, estimate values, and identify insurance coverage gaps before a loss occurs, helping customers become claims ready and better understand their cover upfront.

06 **Otivo**

Otivo brings AFSL-licensed personal financial advice to iOS and Android — protecting consumers with the same regulatory safeguards as a human adviser, delivered via natural conversation in 22 languages.

PEOPLE'S CHOICE · CATEGORY 02

Best App Innovation



07 **Saveful Worldwide Pty Ltd**

Saveful is the world's first Food Intelligence Platform, combining AI, behavioural science and household consumption data to deliver personalised experiences while measuring real-world outcomes beyond traditional app engagement metrics.

08 **Toastie**

Toastie is an AI-powered intelligence system that reimagines chronic illness care, impacting 1 in 2 people globally. Built by founders with lived experience, it reduces tracking from hours to seconds, turning fragmented data into insights you can act on.

09 **Too Good To Go**

Too Good To Go is the social impact company behind the world's largest marketplace for surplus food, offering a mobile-first solution to address Australia's food waste challenges.

10 **Zurich Australian Insurance Limited**

InsureMyTesla embeds EV insurance into the Tesla app and digital ownership journey, using Zurich's API-first technology to deliver a faster, simpler quote-to-purchase and self-service experience for Tesla drivers across Australia.

Best B2B Innovation



01 **Apate.ai**

Apate helps banks, telcos and governments disrupt scams earlier by using AI agents to engage threat actors, waste their time and turn live scam interactions into real-time intelligence.

02 **CareLoop**

CareLoop makes grief, loss and the journey leading up to it easier for families in aged care and the staff supporting them. The human-led, tech-enabled platform helps providers improve family experience, strengthen compliance and reduce frontline workload

03 **Carrington Labs**

Carrington Labs uses tailored credit risk models and transaction data to help lenders find opportunities in their lending workflows, improve portfolio performance and assess borrowers with a fuller financial picture.

04 **Clinrol**

Clinrol is an AI-native platform that helps research organisations automate patient recruitment, engagement and operational workflows, reducing manual workload and improving visibility across clinical trial operations.

05 **ConnectID, part of Australian Payments Plus**

ConnectID helps protect privacy by letting you use a bank to prove who you are, instead of sharing documents or biometrics. It reduces cyber & fraud risk for businesses and gives people more control over their information. It doesn't see or store data.

06 **EntityFlo**

EntityFlo is an AI-native governance OS where board decisions get made, ASIC filings are lodged, and obligations are tracked - run by Rebecca, your AI Company Secretary. Integrated with ASIC for a 360° view of every document, policy, filing and register.

Best B2B Innovation



07 **ESET**

Helping Australian businesses respond to cyber threats in just six minutes

08 **FreightInsure Pty Ltd**

FreightInsure embeds goods-in-transit insurance into the booking systems of Australian freight carriers via API. Turning insurance from a customer service headache into a revenue stream for partners and instant, zero-excess cover for SME shippers.

09 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

10 **Paramount Liquor x EzTenda x VisualR**

EzTenda Match is an industry-first feature that automatically connects venues with tailored supplier offers at point of purchase, using live wholesale data to deliver smarter, more relevant commercial partnerships directly within the ordering experience.

11 **pay.com.au**

pay.com.au, Australia's top payments and rewards platform, introduced "Get Paid" — a first-of-its-kind feature allowing businesses to earn travel rewards on inbound client invoices- to turn everyday cash flow into a high-value growth asset.

12 **Quickli**

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

Best B2B Innovation



13 **Revolut Business**

Revolut Business provides Australians with an all-in-one business finance platform, with a full suite of multi-currency business accounts, merchant acquiring, expense and team spend management, rewards and HRIS integrations.

14 **Samsung**

Samsung's Spatial Signage is a breakthrough commercial display that delivers glasses-free 3D visuals in an ultra-thin format, combining patented display technology with AI-powered content tools to create immersive, high-impact brand experiences.

15 **TaleFin**

TaleFin's scorfe is Australia's first Credit Score built on financial behaviour — not credit application history or postcodes — giving consumers a fair, transparent assessment and giving lenders up to 50% more approvals with up to 25% fewer defaults.

16 **The Atticism Pty Ltd**

The Atticism created a recoverable Discovery Audit that gives Australian businesses a full PR, brand, media, sentiment and marketing health check before they commit to a campaign, helping them spend smarter and avoid wasted budget.

17 **Time Under Tension**

Peak turns complex AI adoption into a secure workplace assistant that helps business teams find knowledge, run approved Skills, create documents, use files, and manage brand-safe workflows from one interface.

18 **Too Good To Go**

At Too Good To Go, we dream of a planet with no food waste. To achieve this, we help food retailers, food service outlets, wholesalers, and manufacturers unlock revenue from unsold food and reduce food waste.

PEOPLE'S CHOICE · CATEGORY 03

Best B2B Innovation



19 **Vocus**

Vocus has built a fully private connectivity path from a remote low Earth orbit (LEO) satellite terminal to cloud compute in an Australian data centre – and onwards to hyperscaler clouds like AWS and Azure – with no data touching the public internet at any point. This is an Australian first and remains unmatched by any other provider.

20 **Weel Holdings Pty Ltd**

Weel is ANZ's AI-powered expense management platform, trusted by Michael Hill, Mamamia, Ray White and 4,000+ businesses. AI-assisted expenses reach 99% completion. We pioneered Card Blocking in 2023 - competitors followed years later.

21 **WhiteLight AML**

WhiteLight AML combines advanced Anti-Money Laundering and Counter-Terrorism Financing (AML/CTF) technology with analyst-led operational delivery, helping regulated businesses manage compliance without building large internal teams.

22 **Zepto**

Built as an intelligence overlay atop Australia's Confirmation of Payee service, Zepto Validate is a real-time bank account name verification and fraudulent/mistaken payments API for Australian businesses.

23 **Zetifi**

Zetifi Marshal is a Microsoft-native lone worker safety app that turns duress, check-ins, location, and incidents from any source into automated action inside a customer's own Microsoft 365 tenant, keeping all data within their environment.

24 **Zurich Australian Insurance Limited**

InsureMyTesla is a unique embedded insurance solution co-created by Zurich & Tesla, integrating EV-specific cover into the ownership journey via API-first technology to drive conversion, enhance CX & enable a scalable B2B2C partnership model.

Best Banking & Payments Innovation



01 **Australian Payments Plus - Confirmation of Payee**

A name-matching service for transfers to a BSB and account number. It helps reduce scams and mistaken payments by checking if the account details entered by the customer matches the account name, BSB and account number held by the receiving bank.

02 **Bank Australia - Clean Energy Home Loan**

Whether you're a current Bank Australia home loan customer or new to us, our Clean Energy Home Loan Renovate offers a reduced variable home loan rate for 5 years or fixed rate for 3 years.

03 **Bank Australia - Impact Term Deposit**

Bank Australia's Impact Term Deposit is designed for those who want to ensure their savings contribute to positive outcomes for people and the planet

04 **OrbitRemit**

OrbitRemit expanded from 33 to 52 corridors, launched 19 mobile wallet integrations across 9 countries, cut transfer release times by 70%, and used AI compliance to reduce ID verification from 52 minutes to 16 seconds.

05 **pay.com.au**

pay.com.au is the first Australian B2B platform to combine low FX rates with a flexible rewards engine, so SMEs can earn rewards for airline and hotel partners when they pay international suppliers and staff across over 30 countries.

06 **SWSbank**

SWSbank began using Open Banking data integration for personal loan applications in late 2024, recognising the potential to significantly improve both customer experience & lending assessment capabilities. Now using it across all loan types, the results speak for themselves.

PEOPLE'S CHOICE · CATEGORY 04

Best Banking & Payments Innovation



07

Up (a brand of Bendigo Bank)

Built seamlessly into the Up app, Groups is a feature that lets users split and track expenses in real time, chat within the group, and settle up a bill effortlessly — no spreadsheets, no chasing, no awkward reminders.

08

Weel Holdings Pty Ltd

Weel is ANZ's AI-powered expense management platform, trusted by Michael Hill, Mamamia, Ray White and 4,000+ businesses. AI-assisted expenses reach 99% completion. We pioneered Card Blocking in 2023 - competitors followed years later.

09

Zeller

Zeller Terminal 2 combines payment and point-of-sale technology, bringing together everything a merchant needs to create a menu, take payments, and manage their finances in one place by reimagining the capabilities a traditional EFTPOS machine can offer.

Best Customer Service Innovation



01 AllClear Travel Insurance

Buying travel insurance with a pre-existing medical condition can be stressful leaving vulnerable travellers confused. We have rebuilt our customer service to meet every customer on their terms, a service built around inclusion as a genuine commitment.

02 CarExpert Pty Ltd

CarExpert's EOFY Sales Hub reimaged the car-buying service experience by removing the most frustrating parts of the process (fragmented research, missed deals, and dealer runaround) replacing them with a single, supported end-to-end journey.

03 CoinJar

CoinJar AI answers customer questions instantly, any time of day, personalised to their actual account and holdings. No wait times, no help article rabbit holes, no support queue, just a straight answer.

04 FundedNext

Six in-house AI tools spanning the entire service lifecycle - voice, translation, scheduling, quality and insight. Results: 31-second response, 12 languages, 24/7 AI voice handling 58K+ calls monthly, 700K+ interactions served and a 95% CSAT.

05 lendlab

lendlab pairs every client with a dedicated Credit Analyst and live portal access, delivering real-time updates, expert guidance, and 24-hour approvals - making broker service transparent and stress-free.

06 OrbitRemit

OrbitRemit deployed Zendesk AI for 24/7 omnichannel support, lifted phone answer rates from 21% to 90%, reduced reply times by 99%, and introduced AI compliance that cut ID verification from 52 minutes to 16 seconds.

PEOPLE'S CHOICE · CATEGORY 05

Best Customer Service Innovation



07 **RESINC Solar & Batteries**

The RESINC Proactive Care Team has lifted the bar in customer service, adding unmatched support, savings and peace-of-mind to customers purchasing solar & batteries in Australia. Proactive Care is adding value for customers without being asked.

Best Fintech Innovation



01 **Apate.ai**

Apate uses AI agents to engage scammers in live conversations, waste their time and surface mule accounts, payment cues and scam infrastructure so financial institutions can disrupt fraud before losses escalate.

02 **Aware Super**

Retirement Manager is Australia's first digital retirement advice experience, helping retiring members turn complex retirement decisions into clear, confident actions through simple, personalised financial advice.

03 **Bridgit**

Bridgit's AI platform, Atlas, revolutionises Australian property lending by delivering automated loan approvals in just 120 seconds. By unlocking equity and increasing productivity 5x, it completely eliminates traditional lending limbo.

04 **CMC Invest**

CMC Invest brings together CMC Intelligence, TradingView-powered screening, Virtual Portfolio, TipRanks insights, Themes and TradingView charts to help investors discover, understand and test investment ideas.

05 **CoinJar**

CoinJar AI gives everyday crypto investors the same market insights and tools that professional traders have always had, delivered in plain English, connected to their real account, available instantly.

06 **FundedNext**

FundedNext rebuilt the prop trading stack in-house: industry-first 24-hour payout guarantee with \$1,000 penalty, the first 15% challenge-phase reward, FNMarkets sub-50ms execution, Fundee voice AI and Clarity Cards. \$306M+ paid to traders.

Best Fintech Innovation



07 **Jacaranda Finance**

Our Edge Score is a proprietary AI credit model that looks beyond bureau scores, using real financial behaviour, repayment data and behavioural signals to make faster, fairer lending decisions for Australians overlooked by mainstream lenders.

08 **Kobble**

Kobble is Australia's independently licensed Banking-as-a-Service platform — Mastercard Principal Issuer, AFSL 549588, NPP and PayTo participant. Any business can launch cards, wallets, and payments in weeks, not years, on fully licensed infrastructure.254 characters.

09 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

10 **OrbitRemit**

OrbitRemit uses fintech to democratise international money transfer for migrants — expanding from 33 to 52 corridors, launching 19 mobile wallet integrations, and deploying AI compliance that cut ID verification from 52 minutes to 16 seconds.

11 **Otivo**

Otivo is Australia's AFSL-licensed AI financial advice platform — closing the advice gap by giving everyday consumers personal, regulated, accountable advice through natural conversation in 22 languages.

12 **pay.com.au**

pay.com.au, Australia's top payments and rewards platform, introduced "Get Paid" — a first-of-its-kind feature allowing businesses to earn travel rewards on inbound client invoices- to turn everyday cash flow into a high-value growth asset.

PEOPLE'S CHOICE · CATEGORY 06

Best Fintech Innovation



13 **Pengana Capital Group**

TermPlus online term accounts are the most groundbreaking and seamless way to access institutional-grade global private credit returns, with fixed spreads above the RBA cash rate, thanks to a unique, scalable and user-friendly technology platform.

14 **Primary**

Primary is the AI-native treasury platform giving Australian growth companies the financial infrastructure of a multinational: real-time cash visibility, institutional yield via BlackRock and Morgan Stanley and FX at interbank rates, in one system.

15 **Quickli**

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

16 **ThinkMarkets**

ChelseaAI by ThinkMarkets bridges fintech and AI, letting traders manage live CFD accounts through plain-language conversation via MCP. Execute trades, monitor positions and access real-time account data - all without leaving your AI assistant.

17 **Weel Holdings Pty Ltd**

Weel is ANZ's AI-powered expense management platform, trusted by Michael Hill, Mamamia, Ray White and 4,000+ businesses. AI-assisted expenses reach 99% completion. We pioneered Card Blocking in 2023 - competitors followed years later.

18 **Wisr**

End-to-End Lending Automation – A fintech breakthrough built on complete integration: a platform where credit decisions, income verification, and fund settlement work seamlessly together through AI. What makes it transformative isn't any single feature; it's that every step in the loan journey, from application through settlement and collections, is connected and automated. What once took days of manual processing now can happen in minutes, representing a significant technology breakthrough that sets a new benchmark for what financial technology can deliver for Australians.

PEOPLE'S CHOICE · CATEGORY 07

Best Forex Broker Innovation



01 **IC Markets Australia**

A redesigned onboarding approach using behavioural questions and real-time controls to better assess client suitability, improving DDO compliance while keeping a simple user experience and filtering out unsuitable applicants more effectively.

02 **Primary**

Primary turned FX hedging from a phone-and-spread broker service into software: businesses see real currency exposures, build a hedging strategy on-screen and execute at interbank-linked rates with full transparency and control.

03 **ThinkMarkets**

ChelseaAI by ThinkMarkets is an AI-powered trading assistant that connects your ThinkTrader account to Claude via MCP. Place orders, manage positions, check balances and market data - all in plain language. You stay in control; no autonomous trading.

Best Green Innovation



01 **Bank Australia**

Bank Australia's Impact Term Deposit is designed for those who want to ensure their savings contribute to positive outcomes for people and the planet.

02 **felix mobile**

Since launching in 2020, felix mobile has delivered value through quality, simplicity and sustainability. In 2025, 2,000+ customers confirmed strong support but wanted clearer proof of tree planting, leading to improved monitoring and reporting.

03 **Kleenheat**

Kleenheat Spark is a digital platform that brings together high-quality solar and battery products from trusted WA installers and presents instant, tailored packages to help households navigate electrification with confidence and reduce emissions.

04 **Saveful Worldwide Pty Ltd**

Saveful is a free Australian technology platform that helps households save money & save food by turning ingredients already at home into personalised meals, reducing food loss & creating measurable environmental impact through everyday behaviour change.

05 **Simplex Waste Solutions**

Simplex Waste Solutions implements an innovative waste-to-energy solution that converts recovered dairy waste into renewable electricity, helping power Melbourne homes while reducing energy costs for everyday Australians.

06 **Too Good To Go**

Too Good To Go is a certified B-Corp utilising advanced marketplace technology to help tackle Australia's issues with commercial organic waste. Our innovation focuses on preventative marketplace redistribution, rather than downstream waste management.

PEOPLE'S CHOICE · CATEGORY 08

Best Green Innovation



07 **VoltX Energy**

VoltX Energy makes home solar battery storage affordable for everyday Australians, pairing safe modular LiFePO4 systems with the operational scale to install at volume — so clean energy independence isn't a luxury reserved for high-income homes.

PEOPLE'S CHOICE · CATEGORY 09

Best Innovation in Digital Assets & Web3



01 AUDD

AUDD is a digital Australian dollar that lets consumers pay instantly using tap, mobile or QR, while merchants receive regular dollars in their bank accounts—bringing faster, low-cost payments into everyday transactions.

02 bitcoin.com.au

bitcoin.com.au is one of Australia's longest-running crypto exchanges, built for first-timers: get started in minutes, invest automatically with Recurring Buy, and get support from our 24/7 local Aussie team. bitcoin without the buzzwords - that's us!

03 Block Earner

Block Earner is the first crypto exchange in Australia to be granted an Australian Credit Licence (ACL) by ASIC, turning idle digital assets into real-world capital for individuals, businesses, and homes.

04 CoinJar

CoinJar AI is the first crypto assistant that knows your portfolio. It reads live market data and your actual holdings, giving you intelligence once reserved for institutional traders.

Best Insurance Innovation



01 **Acenda Life**

The Vivo App is an industry-first health and recovery app for Acenda Life insurance customers. It makes it easier to manage your health journey with real-time insights, personalised goals, progress tracking and expert support all in one place.

02 **AllClear Travel Insurance**

AllClear redefines travel insurance for pre-existing conditions pairing AI-enabled underwriting, sentiment detection and personalised CRM with expert human agents. Result: 48% GWP growth, 4.7/5 Trustpilot, 98% Excellent/Great, 99% buy again.

03 **Frank Health Insurance**

Frank's Bundables Extras Cover rethinks extras cover with a single, shared limit across the policy and consistent inclusions from entry to top tiers - making it easier to understand, easier to use, and better value for members.

04 **FreightInsure Pty Ltd**

FreightInsure is Australia's only embedded, PAYG goods-in-transit insurance platform. Integrated directly into freight booking systems via API, it gives shippers instant, zero-excess cover. One click, at the point of booking, with claims resolved in days.

05 **GMHBA Health Insurance**

GMHBA launched SmartCare Extras in August 2025, featuring a flexible Smart Limit - a combined limit replacing traditional caps. Members can use it based on their needs. When paired with hospital cover, unused limits roll over and include optical benefits.

06 **myVal**

myVal uses smart technology to help people document belongings, create claim ready records, and identify insurance gaps before a loss occurs.

PEOPLE'S CHOICE · CATEGORY 10

Best Insurance Innovation



07 **NobleOak Life Ltd**

Strategy Assist is a governed, AI-enabled decision-support capability to improve claims experience and efficiency without replacing professional judgement or degrading human competency.

08 **Zurich Australia Limited - Home Loan Protection**

Launched in 2025, Zurich Home Loan Protection is a first-of-its-kind insurance product. Using Open Banking to obtain key loan data, ZHLP dynamically adjusts cover and premiums - providing protection that can evolve alongside your home loan.

09 **Zurich Australian Insurance Limited - InsureMyTesla**

InsureMyTesla is Australia's first embedded EV insurance proposition, delivering tailored cover through a digital customer journey designed specifically for Tesla owners. The proposition redefines how insurance is purchased and experienced.

Best Investment Innovation



01 **Aware Super**

Retirement Manager is Australia's first digital retirement financial advice experience, helping retiring members make confident decisions about how to invest and draw their super to support sustainable income in retirement.

02 **CMC Invest**

CMC Invest's Stock Screener and Virtual Portfolio help investors find, test and track share ideas in one platform, combining TradingView-powered screening with risk-free portfolio simulation.

03 **Hotspotting**

Hotspotting's predictive algorithms analyse every Australian suburb to identify rising and declining property markets before prices move, helping investors and advisers make faster, data-driven investment decisions.

04 **Household Capital**

Household Capital has created a new asset class – Reverse Mortgage-Backed Securities – unlocking institutional capital to give retirees funding certainty by uniquely securitising Australian variable-rate reverse mortgages.

05 **Interactive Brokers**

IBKR has redefined how experienced investors interact with global markets by directly integrating agentic AI into client portfolios.

06 **Otivo**

Otivo gives everyday Australians AFSL-licensed personal advice on investing — protecting consumers from unregulated influencer tips with diversified ASX-listed ETF recommendations and a downloadable Statement of Advice.

PEOPLE'S CHOICE · CATEGORY 11

Best Investment Innovation



07

Pearler (Pearler Investments Pty Ltd)

Pearler Super lets younger Australians build their own super from 50+ ETFs with no Pearler investment management fee, a portfolio held separately from other members, and HomeSoon to make the First Home Super Saver scheme simple.

08

QuietGrowth Pty Ltd

More sophisticated context-aware robo adviser interfaces for superior client experience.

09

Raiz Invest Australia

Raiz Invest's Jars lets customers create personalised investment "Jars" for goals such as holidays, home deposits and future plans, helping them automate contributions, track progress and build long-term wealth habits in one app.

10

TermPlus - Pengana Capital Group

There's only one place to access reliable income returns from global private credit in minutes – TermPlus, still the most groundbreaking, seamless way to access institutional-grade global private credit returns, with fixed spreads above the RBA cash rate.

Best Lending Innovation



01 **Bank Australia**

Whether you're a current Bank Australia home loan customer or new to us, our Clean Energy Home Loan Renovate offers a reduced variable home loan rate for 5 years or fixed rate for 3 years.

02 **Beforepay**

Beforepay scaled Personal Loans through a phased, data-led rollout, expanding access to larger loans with more time to repay while supporting sustainable growth, stronger credit performance and fairer access to finance.

03 **Block Earner**

Block Earner is Australia's first crypto platform granted an Australian Credit Licence by ASIC, offering regulated Crypto-Backed Loans and the country's first Bitcoin-Backed Home Loan. Borrow AUD without selling your digital assets.

04 **Bridgit**

Bridgit's AI platform, Atlas, revolutionises Australian property lending by delivering automated loan approvals in just 120 seconds. By unlocking equity and increasing productivity 5x, it completely eliminates traditional lending limbo.

05 **Fundkoin Ventures**

An AI Powered, highly configurable lending platform for Australia that streamlines home loan applications, integrates with any provider and seamlessly enables One Click submission for customers, brokers and lenders.

06 **Household Capital**

Household Capital introduced an innovative multi-product equity release platform, leveraging agentic AI and proprietary cloud architecture to automate complex lending rules, reduce decision times and deliver a seamless digital journey for retirees.

PEOPLE'S CHOICE · CATEGORY 12

Best Lending Innovation



07 **Jacaranda Finance**

AssessMate is Jacaranda's AI quality-assurance agentic framework for lending. It checks complex loan assessments before we lend to a consumer, explains what it found, and helps our team give customers faster, responsible and more consistent outcomes.

08 **OwnHome**

OwnHome's submission platform flips the loan application process: brokers upload client documents and the system extracts data, pre-fills the application, flags missing items, and has the deal submission-ready in under 30 minutes.

09 **Prospera**

Introduced in Q2 FY25, Prospera IQ is a real-time decisioning platform that gives brokers and partners clear, credit-backed funding answers upfront, without a full application or hard credit check.

10 **Talefin**

TaleFin's score is Australia's first Credit Score built on financial behaviour, not credit application history or postcodes, giving consumers a fair, transparent assessment and giving lenders up to 50% more approvals with up to 25% fewer defaults.

11 **Wizr**

End-to-End Lending Automation – A fully integrated platform where credit decisions, income verification, and funds settlement work seamlessly, powered with AI. What makes it disruptive isn't any single feature – it's the complete integration. Every step in the loan journey, from application through settlement, is connected and automated, eliminating the friction and delays that have long defined traditional lending. By transforming days-long processes into minutes, Wizr has changed the borrower experience an

PEOPLE'S CHOICE · CATEGORY 13

Best Loan Broker Innovation



01 **Finspo**

Finspo's Vero Tool is an in-house built, guided credit verification platform that standardises and automates verification of digital fact-find data and supporting documents. It eliminates manual inconsistencies, auto-calculates all income types, flags discrepancies early, and generates fully compliant, lender-ready summaries thereby freeing brokers to focus on personalised client advice rather than admin.

02 **KASANA ENTERPRISES AUSTRALIA PTY LTD**

Our innovative loan brokerage process combines advanced technology with personalised lending expertise to simplify complex finance applications, helping clients secure suitable loan solutions faster and more efficiently.

03 **lendlab**

lendlab delivers personalised, lender-matched loan quotes in 60 seconds without credit score impact combining soft-checks, intelligent lender matching, and dedicated Credit Analysts to make finance faster, fairer, and transparent for Australians.

04 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

05 **PEPPER MONEY**

Alt Doc Xpress is a secure digital workflow that lets brokers complete self-employed income verification faster and more easily by replacing manual paperwork and reducing the need for back-and-forth and verification calls.

06 **Quickli**

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

Best Property Innovation



01 **Aus Property Professionals**

Aus Property Professionals has developed a technology enabled property investment ecosystem combining proprietary strategy software, advanced research systems, AI integration, and client education tools to help Australians build long term wealth.

02 **Block Earner**

Block Earner launched Australia's first Bitcoin-backed Home Loan in partnership with Century 21 Home Loans and Liberty Financial, opening a new pathway to property ownership for Australians whose wealth is in digital assets.

03 **bRight Agent**

Launched in December 2023, the bRight Agent App disrupts the real estate industry and solves one of the most confronting problems for any Aussie homeowner - transparently comparing and negotiating your real estate agents fees & commissions rates!

04 **Hotspotting**

Hotspotting's predictive property intelligence platform analyses every suburb in Australia using market pressure, economic, demographic and supply-side indicators to identify rising and declining property markets before major price movements occur.

05 **Local Knowledge Property Group**

ASPIRE is an AI-powered Property Intelligence Ecosystem. It replaces emotional guesswork with 5-D objective AI evaluations and real-time data, empowering buyers to make smarter, data-driven real estate investments.

06 **Peach Property**

Peach Core is our own AI platform that supports the running of the whole buyer's agency, from an agent's first property search to a client's keys. It captures and values every property our agents touch, so we can show clients the real work behind their home.

PEOPLE'S CHOICE · CATEGORY 14

Best Property Innovation



07 **Renee Roumanos Legal**

Conveyancing Mastery is a first-of-its-kind practical online education platform teaching lawyers, conveyancers and support staff how NSW conveyancing actually works in 2026 covering a range of modules through real-world, immediately applicable training.

PEOPLE'S CHOICE · CATEGORY 15

Best Retail Innovation



01 **Bedshed**

Bedshed's 'Created by You' platform combines an online augmented reality tool with expert in-store experience. It lets customers customise and visualise bedroom furniture, seamlessly blending digital design tools with personalised showroom service.

02 **Ding Ventures**

Aus.Tools is an AI-powered trade equipment search, finance comparison, and negotiation intelligence engine for the Australian trade industry. real-time product discovery across 80+ retailers with AI-driven negotiation coaching.

03 **Serenade**

Serenade's Smart Formats transform products such as lanyards, wristbands and collectables into connected experiences, allowing fans to unlock exclusive content with a single tap and driving engagement rates of up to 95%.

04 **Temu**

Temu's Local Seller Program removes the upfront costs and complexity that keep small Australian businesses offline. Shoppers get faster delivery and a wider local range; rural and regional SMEs get a low-cost route to customers nationwide.

05 **Vinnies NSW**

Vinnies Finds is a Vinnies NSW e-commerce platform reimagining the op shop experience online, combining curated second-hand fashion with a seamless customer journey that turns every purchase into support for people in need.

06 **Vinyl.com**

vinyl.com introduced the Vinyl Availability Engine, combining wishlists, low-stock alerts and back-in-stock notifications to help collectors track and secure sought-after records in a category where inventory changes rapidly and releases often sell out.

Best Retail Product Innovation



01 **Bedshed - Created by You**

Bedshed's 'Created by You' is a customisable bedroom furniture range offering choice in design, materials, and function across four collections. Using modular features and digital tools, it helps Australians design a personal, comfortable space.

02 **Dreame Technology - Aero Straight Pro**

Dreame's Aero Straight Pro features dual-channel hot-and-cool air tech (National Invention Patent) to dry and straighten hair in one step, enabling damage-free styling with keratin coating, 10M negative ions, and AI hair texture recognition.

03 **Dreame Technology - FP10**

The Dreame FP10 is the world's first roller self-cleaning air purifier, delivering a certified 99.5% pet hair collection rate on primary filters - solving the industry's biggest maintenance pain point for pet-owning households without manual disassembly.

04 **Dreame Technology - MF10**

The Dreame MF10 uses bionic dual airfoil design, Venturi negative-pressure ducts, and the Coanda effect to deliver 270° three-dimensional air circulation - overcoming the 180° limitation of all conventional fans with a compact motor.

05 **Dreame Technology - NX01**

The Dreame NX01 uses dual infrared and distance sensors sampling 500 times per second to maintain a constant 50°C scalp-safe temperature, with three-user AI personalisation -- the first hair dryer built around scalp health, not just drying speed.

06 **Dreame Technology - T16 Pro TriForce**

The Dreame T16 Pro TriForce combines 200°C steam sterilisation, 90°C hot water degreasing, and targeted foam deodorising with AutoAdapt™ sensing - the first floor cleaner to unify three hygienic cleaning systems in one ultra-slim device.

Best Retail Product Innovation



07

Dreame Technology - X60 Ultra

The Dreame X60 Ultra is the world's first robotic vacuum to integrate three intelligent systems—AI dirt detection, autonomous navigation, and adaptive execution—transforming cleaning from a scheduled task into a proactive, self-managing process.

08

ECOVACS - DEEBOT T90 PRO OMNI

The DEEBOT T90 PRO OMNI re-engineers floor care to solve these exact everyday frustrations through three major retail-facing innovations; Continuous Clean-Water Mopping, Zero-Maintenance Brush & Navigation, and a Hygienic 75°C Self-Cleaning Base.

09

Eva - Delve Bed Frame

The Delve Bed Frame is Australia's first upholstered bed frame with fully removable, machine-washable fabric covers - letting customers clean, refresh, and future-proof their bedroom without replacing the whole bed.

10

Hisense - 116UX

Hisense's 116UX sets a new benchmark in home entertainment with industry-first RGB MiniLED technology, delivering superior colour, brightness and efficiency. Powered by the Hi-View AI Engine X and Devialet-engineered audio, it redefines big-screen viewing

11

Insta360 - X5

X5 is Insta360's latest flagship 360 camera, with 8K 360 video and upgraded low-light performance for all-angle shooting. Better audio, 208-minutes of battery, and an industry-first user-replaceable lens system make it our most durable 360 camera yet.

12

JURA - Z10 2nd Generation

The JURA Z10 2nd Generation is the world's most advanced fully automatic coffee machine, offering 51 speciality beverages, true cold brew technology, personalised caffeine control and smart automation for an unmatched at-home coffee experience.

PEOPLE'S CHOICE · CATEGORY 16

Best Retail Product Innovation



13 Roborock - Saros 20

Saros 20 is an ultra-slim household cleaning robot for modern homes. It offers powerful deep cleaning with three versatile docks, smart floor-adaptive functions, and eco-friendly materials, delivering efficient, customisable, and thorough home cleaning.

14 Russell Hobbs - VacuSteam™ Handheld Steamer

The Russell Hobbs VacuSteam™ Handheld Steamer uses VacuSteam™ Technology to gently hold fabric against the pressing plate to maximise the effect of heat & steam. Making it easier to steam without holding your garment & reduces risk of steam burning hands.

15 Serenade

Serenade's Smart Lanyard transforms a traditional event credential into an interactive product that unlocks albums, videos, rewards and exclusive content with a single smartphone tap, creating a new category of connected music merchandise.

16 Tineco - Floor One S9 Artist Steam

The Tineco Floor One S9 Artist Steam is a premium wet and dry hard floor cleaner that uses 140°C steam to sanitise floors for a chemical-free clean. Its 180° Lay-Flat design reaches further under low furniture and FlashDry Self-Cleaning prevents odours.

Best Social Impact Innovation



01 **Backpack Bed for Homeless**

Designed and distributed by national charity Backpack Bed for Homeless, the multi-award-winning Backpack Bed is a study-proven emergency shelter endorsed by 1,100+ homelessness agencies. Each one saves at least one life and generates taxpayer savings.

02 **Bank Australia**

Bank Australia's Impact Term Deposit is designed for those who want to ensure their savings contribute to positive outcomes for people and the planet.

03 **Bill Fairies Pty Ltd**

Bill Fairies is Australia's first platform that turns gift giving into essential bill payments. It transforms gifts into practical support, reducing financial stress, preserving dignity and creating measurable social impact.

04 **bRight Agent**

In a world constantly taking money OUT of your pockets, the bRight Agent App helps you keep more IN. Launched in December 2023, the bRight Agent App is a free service for Aussie homeowners which helps lower real estate agents fees & commissions rates!

05 **DV Safe Phone**

A phone a perpetrator doesn't know exists can change a life. DV Safe Phone transforms unused mobile phones into Safe Phone Kits, distributed through frontline agencies nationally, supporting people experiencing domestic and family violence.

06 **PetRescue**

PetRescue built a data-driven triage system, intercepting and supporting Australians in crisis; homelessness, family violence, financial hardship. The moment they reach out for help with their pet, they're routed to the right support (for humans AND pets).

Best Social Impact Innovation



07 **Saveful Worldwide Pty Ltd**

Saveful is a free technology platform that helps households save money & food by turning ingredients already at home into personalised meals, while generating real-time behavioural insights that create measurable social, economic & environmental impact.

08 **SHE-com**

SHE-com brings women in ecommerce together across the country, in most cases for free: national in-person events, free monthly workshops and masterclasses, and SHE-gives quarterly giveaways. Funded by brand partners, so cost never blocks a woman from the room.

09 **Squidly**

Squidly makes telehealth directly usable for people who use communication aids (AAC), eye gaze, joysticks or other alternative inputs, bringing communication, access and shared therapy activities into one secure session.

10 **Toastie**

Toastie is an AI-powered intelligence system that reimagines chronic illness care, impacting 1 in 2 people globally. Built by founders with lived experience, it reduces tracking from hours to seconds, turning fragmented data into insights you can act on.

11 **Too Good To Go**

Too Good To Go has engineered a rapidly expanding social movement across Australia by shining a light on the importance of the entire community stepping up to help minimise food waste.

12 **Vinnies NSW**

Vinnies Finds brings sustainable fashion from Vinnies NSW shops to an online audience, diverting donated clothing from landfill and turning every sale into support for people experiencing poverty and disadvantage.

PEOPLE'S CHOICE · CATEGORY 17

Best Social Impact Innovation



13 **Wini Health**

A progressive virtual strength and balance program improving physical capability, confidence, social connection and community culture for older adults in retirement and land-lease communities.

Best Tech Innovation



01 **Apate.ai**

Apate turns live scammer conversations into real-time intelligence and disruption by using AI agents to engage threat actors, extract signals and help institutions prevent fraud earlier, before consumers are harmed by scams.

02 **Block Earner**

Block Earner has built Australia's first end-to-end technology stack for regulated digital asset lending, now powering crypto-backed loans for Swyftx, Independent Reserve, and several additional Australian exchanges in final-stage negotiations.

03 **Clinrol**

Clinrol is an AI-native operational platform that modernises clinical trial recruitment, engagement and workflow management through connected automation, analytics and AI-assisted infrastructure.

04 **CoinJar**

CoinJar AI is the first system to connect a customer's live crypto account, real-time market data, and a crypto knowledge base in one conversation, all within a fully compliant, regulated platform.

05 **Dreame Technology (Dreame ANZ)**

Dreame's binocular obstacle avoidance system applies autonomous driving-level depth perception and reinforcement learning to robotic vacuums, delivering millimeter-level accuracy, zero-dead-angle coverage, and continuous real-world navigation improvement.

06 **ECOVACS - DEEBOT X11**

The ECOVACS DEEBOT X11 OmniCyclone was developed to address hygiene challenges such large floorplans, mixed flooring surfaces, and pets, through three innovations: OmniCyclone Technology, PowerBoost Charging Technology, and BLAST Suction Technology.

Best Tech Innovation



07 **ECOVACS - WINBOT W2 PRO OMNI**

WINBOT W2 PRO OMNI introduces an industry-first robotic window cleaner with a portable, multi-functional OMNI station, enabling flexible cleaning across a wide range of environments without being tethered to a wall socket.

08 **FundedNext**

FundedNext built an in-house automation layer replacing manual analyst review across the trader lifecycle: KYC in under a minute, instant risk verdicts, auto-validated payouts, and automated compliance monitoring, saving 1,000+ analyst-hours monthly.

09 **InfoTrack**

InfoTrack's AML/CTF Compliance Centre is a complimentary, end-to-end compliance solution that helps law firms, conveyancers, accountants and real estate agents meet new financial crime legislation at no platform cost, integrated into existing workflows.

10 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

11 **Narwal Australia**

Uses an airflow-inspired brush design combined with optimized bristle angles and anti-wrap mechanics to prevent hair from tangling around the roller. Improves cleaning efficiency and delivers consistent performance for homes with pets and long hair.

12 **PetRescue**

Australia's first purpose-built pet rehoming management system, designed to support guardian-assisted pet rehoming. An innovative, life-saving idea that hadn't existed in Australia, until now. 1401 pets have safely bypassed an overstretched rescue system.

PEOPLE'S CHOICE · CATEGORY 18

Best Tech Innovation



13 Quickli

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

14 Russell Hobbs - VacuSteam™ Handheld Steamer

The Russell Hobbs VacuSteam™ Handheld Steamer uses VacuSteam™ Technology to gently hold fabric against the pressing plate to maximise the effect of heat & steam. Making it easier to steam without holding your garment & reduces risk of steam burning hands.

15 Samsung - Galaxy S26 Ultra

Samsung's Galaxy S26 Ultra Privacy Display is a world-first, built-in screen technology that intelligently restricts side-angle visibility, protecting personal information in public - without compromising brightness, clarity or user experience.

16 Samsung - Micro RGB

Samsung's Micro RGB technology is a world-first-to-market display innovation using microscopic red, green and blue LEDs to deliver ultra-precise light control, exceptional colour accuracy and a new standard in premium home viewing.

17 Wini Health

A virtual-hybrid strength and balance program using progressive clinical exercise design, low-barrier digital delivery and behavioural science to improve mobility, confidence and community wellbeing in retirement and land-lease communities.

PEOPLE'S CHOICE · CATEGORY 19

Best Telco Innovation



01 **Boost Mobile**

Boost Mobile's \$180 6-month prepaid SIM plan offers 160GB of data. Launched in May 2026, it offers a cost-effective long-expiry solution on the full Telstra network, with unlimited standard national calls and texts in addition to international calls.

02 **felix mobile**

Since launching in 2020, felix mobile has innovated the telco category with an Unlimited mobile data plan. In 2025, guided by customer feedback, we doubled the plan's speed cap to deliver greater value to our customers.

03 **More and Tangerine Telecom**

Shared Number enables one mobile number across smartphone and smartwatch on an MVNO plan. By extending a capability once limited to major carriers, More and Tangerine deliver full-featured wearable connectivity at scale.

04 **Superloop**

Teddy our next-gen AI Assistant that's ready to give our customers the most from their Superloop services by providing fast, reliable, friendly customer service at their fingertips, putting the power of problem solving in their hands.

05 **Telstra**

Telstra is modernising digital identity verification by letting customers verify through trusted organisations, such as banks, improving privacy and enabling faster, more secure experiences across telecom and online services.

06 **Vocus**

Vocus combined two investments that, together, represent the most significant expansion of competitive fixed-line infrastructure in Australia in over a decade. Regional connectivity transformed, Autonomous mining enabled, Market competition increased and SMB access expanded.

PEOPLE'S CHOICE · CATEGORY 20

Best Travel Innovation



01 **1Cover**

We use AI to transcribe and summarise every customer phone call weekly, turning thousands of conversations into actionable insights that continuously improve our products, processes, and customer experience.

02 **Butter Insurance**

Butter Insurance is Australia's best customer-first travel insurer - offering instant online quotes in under 2 minutes, self-service policy management, AI-enhanced claims & customer support, and a brand-new mobile app. No jargon. No friction. Just smooth.

Best UX Innovation



01 AllClear Travel Insurance

Travel insurance runs on trust. AllClear's redesigned brand, journey and site put trust at every step, lifting conversion 60%, Trustpilot from 4.4* to 4.7*, with an AI content pipeline shipping UX changes in days.

02 CarExpert.com.au

CarExpert's EOFY Sales Hub provides a faster, simpler and more transparent way to discover the best EOFY new-car deals consolidated in one central location. Consumers can compare and act quickly, making informed decisions with greater confidence.

03 Commonwealth Bank

Lumen is CommBank's digital design system, transforming how millions of Australians experience digital banking. By uniting design, engineering and accessibility, it helps enable faster innovation and more consistent, inclusive customer experiences.

04 IC Markets Australia

Real-time CX framework using analytics, skills-based routing and predictive planning to reduce response times, improve agent efficiency and deliver faster, more accurate support while strengthening compliance in a high-pressure trading environment.

05 Pakka Corporation Pty Ltd traded as Spark Interact

Dbug.au replaces pest control's outdated phone-quote model with a real-time booking platform showing live pricing by postcode — achieving 43% conversion (vs 15.1% industry average) and 98% five-star satisfaction.

06 Squidly

Squidly redesigns telehealth for people who use communication aids, eye gaze, switches or other alternative access methods, bringing access, communication and shared activities into one simple, secure session.

PEOPLE'S CHOICE · CATEGORY 21

Best UX Innovation



07 **Zurich Australia Limited**

InsureMyTesla transforms motor insurance into a seamless, embedded experience within Tesla's ecosystem, delivering a mobile-first, API-enabled journey that removes friction and redefines how insurance is purchased, managed and serviced.

Innovation Champion



01

Aus Property Professionals - Lloyd Edge

Lloyd Edge transformed traditional property investing by creating an education-first ecosystem combining proprietary strategy software, AI enhanced research, client facing technology, and long term wealth modelling, making smarter financial decisions.

02

Jacaranda Finance - Daniel Wessels

Jacaranda Finance is one of Australia's largest privately owned digital non-prime lending platforms, built over 11 years and actively shipping AI-native capabilities across credit, service, operations and compliance to lead modern-day consumer finance.

03

lendlab - Michelle Gorevski

Michelle Gorsevski pioneered soft-check quoting, intelligent lender matching, and a live client portal - transforming lendlab into Australia's most innovative, transparent, and awarded finance brokerage.

04

LoanOptions.ai - Julian Fayad

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

05

STEDiMATE - Darren

Australia's first click-on caravan extension step. Invented in a backyard shed in rural Victoria, STEDiMATE clips onto any existing van step in seconds, eliminating the unsafe, wobbly portable steps that have caused falls for caravanners for decades.

06

The Atticism Pty Ltd - Renae Smith

Australian founder Renae Smith created a globally integrated boutique PR model using senior led strategy, flexible workflows and digital systems, helping Australian businesses access international communications support without traditional agency networks

PEOPLE'S CHOICE · CATEGORY 22

Innovation Champion



07 **Wini Health - Leigh Sherry**

Standing Strong for Better Balance: A 12-week virtual strength & balance program created by exercise physiologist Leigh Sherry, delivering measurable mobility gains & community-wide wellbeing improvements across retirement and land-lease communities.

Most Innovative Team



01 **Block Earner**

The 30-person team building Australia's regulated crypto-backed lending category from scratch: ACL-licensed, \$100M+ originated, three live distribution rails, and partnerships scaling to over a million Australians.

02 **Jacaranda Finance**

Behind every great organisation are great people, and the people who build those teams cannot be forgotten. At Jacaranda, we use AI and behavioural data to build high-performing teams with the right skills, habits and cultural fit.

03 **lendlab**

The lendlab team combines dedicated Credit Analysts, soft-check quoting, and a live client portal to deliver personalised finance matching, 24-hour approvals, and 5-star service - proving a small team can outperform at the highest level.

04 **LoanOptions.ai**

LoanOptions.ai is a multi-award-winning pioneer of AI in financial services, delivering the Auto-complete Contextual Engine (ACE) which pre-fills up to 90% of a loan application in under five minutes with no impact on a customer's credit score ever.

05 **Paramount Liquor**

EzTenda Match is an industry-first feature that automatically connects venues with tailored supplier offers at point of purchase, using live wholesale data to deliver smarter, more relevant commercial partnerships directly within the ordering experience.

06 **PetRescue**

PetRescue's program and dev teams co-designed Australia's first purpose-built pet rehoming case management system - through live peer-shadowing and mission-led decision-making - enabling 1,401+ pets to safely bypass an overstretched rescue system.

PEOPLE'S CHOICE · CATEGORY 23

Most Innovative Team



07 **Quickli**

Quickli transformed mortgage broker workflows in 2021, consolidating 50+ lender calculators into one platform. Now, with the launch of Quickli Pro featuring its first AI tools purpose-built for brokers, Jiffi AI & Doc Renamer, the game is changed again.

08 **RESINC Solar & Batteries**

The RESINC Proactive Care Team has lifted the bar in customer service, adding unmatched support, savings and peace-of-mind to customers purchasing solar & batteries in Australia. Proactive Care is adding value for customers without being asked.

09 **The Atticism Pty Ltd**

The Atticism has become a globally connected senior led team operating across Australia, the UK, Europe and the Middle East through flexible work structures, digital collaboration systems and integrated cross market communications processes.

10 **Time Under Tension**

Australia's first generative AI experience agency and an OpenAI Service Partner. A blended team that informs, trains and transforms organisations - through AI Academy, Adoption Sprints and production agentic builds, from eCommerce to enterprise.

11 **Wini Health**

Wini Health's team created Standing Strong for Better Balance, a progressive virtual strength and mobility program delivering measurable physical, social and community-wide wellbeing improvements across retirement and land-lease communities.