

Monday, 6 October 2025

Commonwealth Bank, AustralianSuper, PayPal, HCF and NRMA Insurance are Australia's most trusted finance and insurance brands

Roy Morgan presented the Roy Morgan Trusted Brand Awards for 2025 to Commonwealth Bank, PayPal, AustralianSuper, NRMA Insurance and HCF in the key finance and insurance categories. Other finalists in these categories included NAB, Bendigo Bank, UniSuper, Australian Retirement Trust, American Express as well as insurance brands RAC, RACQ, HCF and Bupa.

Australia's largest bank, the **Commonwealth Bank (CBA)** has been rated as the 'Most Trusted Bank Brand' in Australia for the first time in 2025 coming in ahead of previous winner the regionally-based **Bendigo Bank** as well as big four rival the **NAB**.

The **Commonwealth Bank** was credited with offering *"High digital security, secured banking and very good customer service"* as well as *"I have been with the **Commonwealth Bank** for over 50 years and have had many positive experiences with them"*.

For a fifth straight year **AustralianSuper** has emerged as the 'Most Trusted Superannuation Brand' in Australia. The industry superannuation fund is one of Australia's largest with over 3.5 million members and over \$400 billion in member assets as of June 2025.

AustralianSuper was judged the most trusted brand ahead of fellow finalists Australian Retirement Trust (ART) and UniSuper with Australians commenting that *"**AustralianSuper** provides a wide range of superannuation investment options"* and *"I have been a member for more than 30 years, and their service is excellent, and they pay good returns."*

American 'tech powerhouse' **PayPal** has maintained high levels of trust throughout the last few years and has once again been rewarded by winning the 'Most Trusted Brand for Payments, Cards & Loans'. In a tough category only one other brand, American Express, recorded a Net Trust Score in 2025.

The coveted 'Most Trusted Brand in Insurance' has again been won by **NRMA Insurance**. The Sydney-based insurance company, part of the Insurance Australia Group (IAG), has now won seven straight awards in the category and finished ahead of fellow finalists RAC and RACQ for a sixth straight year.

Australians noted that *"**NRMA Insurance** always shows excellent customer service and are ready and able to assist with any matter"* and *"I have been an NRMA member and have held insurance products for many years, and my experience has been positive."*

And turning to the highly contested Private Health Insurance category it was Sydney-based **HCF** that won the 'Most Trusted Brand in Private Health Insurance' for the second time after a previous victory in 2019. **HCF** was highly trusted by Australians ahead of fellow finalists HBF and Bupa.

Roy Morgan Trusted Finance & Insurance Brand winners for 2025:

Banks	Commonwealth Bank (NEW WINNER)
Superannuation & Wealth Management	AustralianSuper
Payments, Cards & Loans	PayPal
Insurance	NRMA Insurance
Private Health Insurance	HCF

Most Trusted Brand for Banks: **Commonwealth Bank**



Picture: Commonwealth Bank's Deputy Regional General Manager for Melbourne Kristeen Fitzpatrick, Roy Morgan CEO Michele Levine, Commonwealth Bank's Regional General Manager for Melbourne Region Nicole Rahme and Roy Morgan Executive Chairman Gary Morgan.

Australia's most trusted brand in banking is the **Commonwealth Bank (CBA)** with Australia's largest bank winning the annual award for the first time ahead of fellow finalists **NAB** and the **Bendigo Bank**.

In a competitive field the **Commonwealth Bank** was the most trusted brand ahead of the Bendigo Bank and NAB while other brands in the category include ANZ, Bank Australia, Bank of Queensland, ING, BankSA, Bankwest, Great Southern Bank (CUA), Heritage Bank, HSBC, Macquarie Bank, ME (ME Bank / Members Equity), People's Choice Credit Union, St George, Suncorp, Teachers Mutual Bank, Ubank, Westpac.

Some comments from people about why they trust the **Commonwealth Bank** included that "**The Commonwealth Bank** has high digital security, secure banking and very good customer service" as well as "I have been with the **Commonwealth Bank** for over 50 years and have had many positive experiences with them".

Commonwealth Bank: 'I'm incredibly proud to share [Commonwealth Bank](#) was recognised last night as the Most Trusted Brand in Banking at the 2025 Roy Morgan Awards. We also rose to seventh most trusted brand overall (up from 20th last year).

"This is more than a ranking. It reflects how Australians experience CommBank every day. From helping our customers reach their potential in life's big moments to equipping more Aussies with tools to empower them with their finances, CommBank is proud to play a meaningful role in the lives of millions.

"We know there's always more we can do, and we strive to get better every day, but this recognition reflects the dedication of our people and their ongoing commitment to putting our customers first and delivering excellence.

"Thank you to [Roy Morgan](#) for the recognition, and most importantly, thank you to all our people for your contribution to this outstanding achievement.

"Together, we'll continue to achieve a brighter future for all Australians." – **Jo Boundy – CMO CBA**.

Most Trusted Brand for Private Health Insurance: **HCF**



Picture: Lauren Wilkin, **HCF** Research & Consumer Insights Specialist, Lorraine Thomas, **HCF** Managing Director & Chief Executive Officer, **HCF**'s Meredith Ostenhoff and David Lumb, **HCF**'s Chief of Member Growth with the 'Most Trusted Brand for Private Health Insurance' Award for 2025.

HCF (Hospitals Contribution Fund of Australia) has won the 'Most Trusted Brand in Private Health Insurance' in Australia for the second time following an inaugural victory six years ago. The Sydney-based health insurer beat finalists including HBF and Bupa to win the coveted award.

As well as the three finalists, among the high-profile private health insurance brands to contest this category were ahm (Australian Health Management), APIA (Australian Pensioners Insurance Agency), Medibank Private and NIB Health Funds.

Some of the comments from Australians about why they trust **HCF** were "**HCF** have provided me with care above the expected level" and "**HCF** have always been efficient in my dealings, and they're affordable."

HCF: 'We're proud to be named Australia's Most Trusted Brand in Private Health Insurance for 2025 by [Roy Morgan](#). This award reflects our unwavering commitment to our members during a time of rising cost-of-living pressures and increased scrutiny across the private health sector.'

"The **Roy Morgan Trusted Brand Awards**, held in Melbourne this week, brought together outstanding companies from across industries to recognise unmatched levels of trust compared to their competitors.

"**HCF** CEO and Managing Director Lorraine Thomas said, "We're delighted to be recognised for our commitment to providing outstanding service and support. During a time of sustained financial pressure for many Australian households, we remain focused on protecting and prioritising the health of over two million members."

"As a member-owned fund, we reinvest resources to enhance health products, services and benefits, delivering real value for members."

Video of award acceptance for **HCF:** https://youtu.be/HjSlq6LOliA?si=HN--Gprx_iHaaVzp

Most Trusted Superannuation Brand: **AustralianSuper**



Picture: Robert Wilde, **AustralianSuper**'s Head of Brand & Growth Marketing, acceptance speech for the 'Most Trusted Brand for Superannuation & Wealth Management' Award for 2025.

AustralianSuper has continued its run with a fifth straight win as the 'Most Trusted Superannuation Brand' in Australia. The industry superannuation fund is Australia's largest with over 3.5 million members and over \$400 billion in member assets as of June 2025¹.

AustralianSuper is a clear market leader in an increasingly competitive industry as mergers and partnerships between different industry super funds are quickly consolidating a once fragmented industry. Other finalists Australian Retirement Trust and UniSuper also scored highly as trusted brands.

Some of the comments from Australians about why they trust **AustralianSuper** were that "**AustralianSuper** provides a wide range of superannuation investment options" and "I have been a member for more than 30 years, and their service is excellent, and they pay good returns."

Video of award acceptance for **AustralianSuper**: https://youtu.be/PlIdXQ_TnRog?si=0l_RpMkv2s5YJr_u

¹ **AustralianSuper** 2025 Annual Report website link (PDF): <https://www.australiansuper.com/-/media/australian-super/files/about-us/annual-reports/2025-annual-report.pdf>

Most Trusted Brand for Insurance: **NRMA Insurance**



Picture: Emily Hoo, **NRMA's** Manager Motor & CTP Go Market, and Vivian Wong, Executive Manager, Claims governance & Transformation with the 'Most Trusted Brand for Insurance' Award for 2025.

NRMA Insurance has retained top position as Australia's 'Most Trusted Insurance Brand' for a seventh straight year in 2025. In a highly contested category, the leading brand overcame fellow finalists the RAC (Royal Automobile Club of Western Australia) and the RACQ (Royal Automobile Club of Queensland).

NRMA Insurance is one of the leading brands of IAG (Insurance Australia Group) and is headquartered in Sydney with a membership of 2.8 million. **NRMA Insurance** was spun out of the NRMA (National Roads and Motorists' Association) just over 25 years ago in August 2000.

As well as the three finalists, other contenders in the category included AAMI, Allianz, Budget Direct, GIO Insurance, QBE Insurance, RAA (Royal Automobile Association of South Australia), RACV, RACT, Shannons Insurance and YOU1.

Some of the positive comments from Australians about why they trust **NRMA Insurance** were "They always show excellent customer service and are ready and able to assist with any matter" and "I've been an **NRMA Insurance** member and held insurance products for many years, and my experience has been positive."

Video of award acceptance for **NRMA Insurance**: <https://youtu.be/G2ev7tzMI1g?si=fROxG5kUy6ve4C-0>

Most Trusted Brand for Payments, Cards & Loans: **PayPal**



Picture: Managing Director of **PayPal** in Australia, Simon Banks, accepts the award as the 'Most Trusted Brand in Payments, Cards & Loans' for 2025.

Australia's most frequently used digital payment service – **PayPal** – has again been rewarded as Australia's 'Most Trusted Brand for Payments, Cards & Loans' for 2025 for a fifth straight year finishing ahead of runner-up American Express/ AMEX.

PayPal, launched just over 25 years ago in 1999 and is one of the most successful technology companies to emerge in the late 1990s and now has global revenues of almost \$50 Billion AUD (\$32 Billion USD). **PayPal** launched its Australian business over 20 years ago in January 2005.

Some of the comments from Australians about why they trust **PayPal** were *"PayPal has never let me down. I am protected by fraud, and their buyer protection is the reason I continue to use them"* and *"Because PayPal provide a lot of protection, and I feel confident that my data is secure."*

"I'm super proud that [PayPal](#) has again been named Australia's Most Trusted Brand in the Payments, Cards, and Loans category [Roy Morgan](#) at its 2025 Trusted Brand Awards.

"This recognition means so much because it comes directly from Australians who choose to use [PayPal](#) every day. A heartfelt thank you to our customers for placing your trust in us – we never take it for granted.

"Trust is at the core of [PayPal's](#) platform and as we enter an era of agentic commerce, the fundamentals of trust and safety will become more critical than ever.

PayPal has won in our category every year since 2022, and I also want to acknowledge the PayPal team whose dedicated work makes this recognition possible. It was a privilege to accept the award on behalf of PayPal last night.' – **Simon Banks – Managing Director, PayPal Australia.**

"Some big news out of Melbourne last night! Winning Australia's Most Trusted Brand in the Payments, Cards, and Loans category for the fourth year running from [Roy Morgan](#) is special. Thanks to the teams both here in Australia and globally at [PayPal](#) who deliver for our customers each and every day!" – **Peter Cowan, CEO PayPal Australia.**

Video of award acceptance for **PayPal**: <https://youtu.be/MLhfvi8ZrJ8?si=kVQ3u8behtBj4lws>

Roy Morgan Trusted Brand Awards

The Roy Morgan Trusted Brand Awards bring together outstanding companies and brands from across a range of industries to celebrate and recognise the unmatched levels of trust these organisations hold when compared to their competitors in their respective categories.

The Roy Morgan Trusted Brand Awards have been awarded to 22 leading brands for the 12 months to June 2025 and all 22 winners have displayed market-leading levels of trust, and exceedingly low, or negligible, levels of distrust to outstrip their rivals on the key metric of 'Net Trust'. The Net Trust Score or Net Distrust Score provides an overall benchmark to quantify brand risk, via the simple calculation of positive sentiment (trust) minus negative sentiment (distrust): Net Trust Score (NTS) or Net Distrust Score (NDS) = % Trust - % Distrust.

The Roy Morgan Risk Monitor collects insights on trust and distrust from around 25,000 Australians each year, or around 2,000 Australians each month. Respondents are asked which companies they trust, and why, and which companies they distrust, and why. The survey is specially designed to be open-ended and context-free, i.e. unprompted. In any one year, a company must be nominated by at least 20 Australians to be included in rankings used in the Roy Morgan Trusted Brand Awards.

Need to know what is driving your trust and distrust?

The Roy Morgan Risk Monitor is an ongoing survey based on approximately 1,500 to 2,000 interviews each month to measure levels of trust and distrust, in more than 1,000 brands across 27 industry sectors.

Respondents are asked which brands and companies they trust, and why, and which brands and companies they distrust, and why. The survey is specially designed to be open-ended and context-free, i.e. unprompted.

Roy Morgan Risk Monitor data is made available in a variety of formats, from snapshot overviews to detailed tracking of individual brands and their competitors. To gain a greater understanding of Roy Morgan's Risk research, or to explore the results for specific industries and brands, contact Roy Morgan.

Industry Trust and Brand Health Deep Dive Surveys are also conducted (e.g. Private Health Insurance, Agribusiness, Travel and Tourism, Banking, Retail, etc.) for deep insights into trust and distrust, brand health, customer experience (CX), and much more.

For the latest rankings of key brands, comparison to rankings from a year ago, and examples of reasons Australians trust and distrust key brands view the [latest edition of the Roy Morgan Trusted Brands Report](#).

For comments or more information about Roy Morgan's Annual Trusted Brand Award data please contact:

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About Roy Morgan

Roy Morgan is Australia's largest independent Australian research company, with offices in each state, as well as in the U.S. and U.K. A full-service research organisation, Roy Morgan has over 80 years' experience collecting objective, independent information on consumers.

Margin of Error

The margin of error to be allowed for in any estimate depends mainly on the number of interviews on which it is based. Margin of error gives indications of the likely range within which estimates would be 95% likely to fall, expressed as the number of percentage points above or below the actual estimate. Allowance for design effects (such as stratification and weighting) should be made as appropriate.

Sample Size	Percentage Estimate			
	40%-60%	25% or 75%	10% or 90%	5% or 95%
10,000	±1.0	±0.9	±0.6	±0.4
20,000	±0.7	±0.6	±0.4	±0.3
50,000	±0.4	±0.4	±0.3	±0.2

Trust and Distrust is monitored for the following ranked brands:

Automotive & Transportation

BMW, Ford, Honda, Hyundai, Kia, Mazda, Mercedes-Benz, Mitsubishi, Nissan, Subaru, Tesla, Toyota, Uber, Volkswagen.

Banks

ANZ, Bendigo Bank, Bank Australia, Bank of Queensland, BankSA, Bankwest, CBA, Great Southern Bank (CUA), Heritage Bank, HSBC, ING, Macquarie Bank, ME (ME Bank / Members Equity), NAB, People's Choice Credit Union, St George, Suncorp, Teachers Mutual Bank, Ubank, Westpac.

Charities

Cancer Council, Greenpeace, Red Cross, RSPCA, Salvation Army (Salvos), Smith Family, St Vincent's (Vinnies), World Vision.

Chemical & Pharmaceutical

CSL (CSL Limited), Monsanto, Pfizer.

Consumer Products

Adidas, Blizzard, Body Shop, Bonds, Bosch, Colgate-Palmolive, Cotton On, Dyson, Electronic Arts (EA), Johnson & Johnson, Lego, LG, Nike, Nintendo, Patagonia, PlayStation, Samsung, Sony, Unilever, Who Gives A Crap.

Food & Beverage

Arnott's, Bega, Cadbury, Coca-Cola Amatil (Coke), Hungry Jack's, KFC, McDonald's, Nestlé, Sanitarium, Starbucks.

Gambling

Crown casinos, Sportsbet, TABCorp.

Government Services

Australian Taxation Office (ATO), Centrelink, CSIRO, Federal government, Local government, Medicare, NDIS (and NDIS providers), Reserve Bank of Australia, State government.

Insurance

AAMI, AHM (Australian Health Management), Allianz, APIA (Australian Pensioners Insurance Agency), Bupa, Budget Direct, HBF (Hospital Benefits Fund), HCF (Hospitals Contribution Fund of Australia), GIO Insurance, Medibank Private Limited, nib, NRMA, QBE Insurance, RAA (Royal Automobile Association of South Australia), RAC (Royal Automobile Club of Western Australia), RACQ, RACV, RACT, Shannons Insurance, YOUI.

Media

ABC, Channel 10, Channel 7, Channel 9, Disney, Fairfax Media, Foxtel, Fox, Google, Netflix, NewsCorp (News Ltd), SBS, Sky (Sky News), Seven West Media, Spotify, The Guardian.

Mining & Petroleum

Ampol (Caltex), BP, BHP, Exxon, Fortescue Metals, Hancock Prospecting, Rio Tinto, Santos, Shell, Woodside Petroleum.

Payments, Cards & Loans

American Express (AMEX), PayPal.

Political Parties / Entities

Australian Labor Party (ALP), Liberal Party.

Real Estate / Property Developers

Ray White.

Retail

AliExpress, Amazon, BCF (Boating, Camping, Fishing), Best & Less, Big W, Bunnings, Chemist Warehouse, Costco, David Jones, Dan Murphy's, EB Games, eBay, Harvey Norman, IKEA, JB Hi-Fi, Kmart, Kogan, MECCA, Mitre 10, Officeworks, Myer, Priceline, Rebel Sport, Repco, Reject Shop, Shein, Spotlight, Specsavers, Supercheap Auto, Target, Temu, The Good Guys, The Iconic, Valve.

Services

Australia Post, Choice, Elders, PwC, Wesfarmers.

Sports

AFL / Aussie Rules.

Superannuation & Wealth Management

AMP, Australian Retirement Trust (ART), First State Super (Aware Super), AustralianSuper, BlackRock, HESTA, Rest Super, UniSuper, Vanguard.

Supermarkets & Convenience Stores

7-Eleven, ALDI, Coles, Drakes Supermarket, Foodland, Harris Farm, IGA, Woolworths.

Technology

Apple, HP (Hewlett-Packard), Microsoft, OpenAI (ChatGPT).

Telecommunications

Amaysim, Aussie Broadband, Belong, Dodo, Huawei, iiNet, Optus, Telstra, TPG, Vodafone.

Travel & Tourism

Boeing, Jetstar, Qantas, SpaceX, Virgin.

Utilities

AGL, Alinta Energy, Energy Australia, Ergon Energy, Origin Energy, Red Energy, Synergy, Water Corporation WA.

Video Sharing Service & Social Media

Facebook (Meta), Instagram, TikTok, Twitter (X), YouTube.

