

Business Banking

**Partnering  
with you  
and your  
business.**



**Beyond Bank**  
AUSTRALIA

## For and with local businesses.

As one of our customers, you're more than just an account number on a monthly statement. We want to help you succeed, both now and in the future.

Our Business Banking solutions allow you to confidently and flexibly manage your business finances. We offer a range of products and services to help get you to where you want to be. But the benefits don't end there.

### Our Business Banking specialists.

We offer you access to a specialist team with the expertise to understand your business and your banking requirements.

By offering personalised, service-driven banking, we provide you with the right support to achieve your business goals – from financial efficiency to business growth.

We're there to support your everyday banking needs and can help you plan for the future. As a customer-owned bank, we're able to offer benefits and rewards, such as competitive interest rates, as well as lower fees and charges.

#### Our specialist Business Bankers may assist with:

- Finance solutions to expand or grow your business
- Commercial and residential property purchases
- Property development funding
- Working capital funding
- Vehicle finance
- Bank Guarantees

## The right finance for your business.

We understand that not all businesses are the same. As a result, we offer a variety of short-term and long-term lending and finance options.

Whether you need short-term finance, want to expand your business, are thinking of buying or starting your own, talk to one of our business bankers.

### Short-term finance.

A convenient short-term finance solution is a great way to get cash flow quickly. Add an overdraft facility to your Business Account to help maintain your business' liquidity and free up working capital.

### Medium or long-term business finance.

Whether you're purchasing or expanding your existing business, need vehicle finance or have other investment opportunities, we offer medium and long-term loans.

## Smart saving and investment.

When it comes to investing your business' surplus funds, it's important to choose the right option. We offer both flexible and fixed interest rate deposit solutions, so you can select what's best for you.

### **monEsaver Account.**

The monEsaver Account is a quick, no-fuss way to manage your surplus business funds on-line. With free, unlimited Internet, Mobile and Telephone Banking transfers, you can access funds 24 hours a day, seven days a week and still earn a competitive interest rate.

### **Term deposits.**

Our term deposits offer competitive fixed interest rates on terms starting from three months. Plus, you can plan for your future with confidence as you'll know how big your returns will be.

## Easy banking, every day.

Our Business Account is designed to make Business Banking easy.

With flexible features and no monthly account keeping fees, you can do your banking your way.

### **Business Account.**

By opening a Business Account, you receive a range of benefits, including:

#### **Easy access to your money.**

Flexible access methods including Visa debit card and a business cheque book, as well as access via our branches to Internet, Mobile and Telephone Banking.

#### **Payroll and payment options.**

With Internet Banking there's a host of efficient options for paying bills, loans and wages.

#### **GST management.**

By using a Business GST Account, you can separately manage your GST obligations.

#### **Working capital.**

If you need, you can add an overdraft limit to assist with everyday cash flow requirements.

#### **Low cost.**

There are no monthly account keeping fees and you get a Fee Allowance to cover most transactional fees.

#### **Business payment solutions.**

A customisable way to receive one off or recurring payments from bank accounts, credit and debit cards either online, over the phone or through a mobile app.

# Payment solutions.

## Online Payments

We offer an online payment solution that enables businesses to accept recurring and one-off payments from bank accounts, credit and debit cards either online or through a mobile app.

## EFTPOS Facility

Whether you're on the go or in-store, we have a choice of EFTPOS machines that can accept payments anywhere, anytime.

# Protecting what you have built.

## Financial Advice for Small Businesses

As a small business owner, it is easy to become busy with the day to day work of running your own business. We have a team of Financial Advisers that can help you with:

- Business continuity
- Key person protection
- Investment
- Superannuation
- Retirement planning
- Personal insurance.

## Business Succession Planning

Business continuation is important to many small business owners; the future is full of uncertainty. What would happen to the business if you become critically ill? Would your spouse and/or estate have a right to your business interest?

An Adviser can help you with key person insurance, business continuation insurance, and ensure the succession of your business goes according to plan by looking at buy-sell agreements.

## Retirement

Did you know that as a small business owner without superannuation, you may face financial challenges once the business is sold, or if it is not sold at the price you anticipated? This is why it is important to discuss retirement planning with a Financial Adviser to ensure you are on track to achieve the retirement you want.

For more information, visit our website at [beyondbank.com.au/financial-planning](https://beyondbank.com.au/financial-planning)

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