



BUSINESS ACCOUNTS

INTEREST RATES & SUMMARY OF KEY FEATURES & BENEFITS

(New accounts no longer available)

Australian Government Deposit Guarantee: On 12 September 2011, the Australian Government announced that the Guarantee of Auswide Bank customer deposits (as provided under the Financial Claims Scheme) would be extended indefinitely. The new guarantee limit applicable from 1 February 2012 is \$250,000 per account-holder per ADI on 'protected accounts' as defined under the Banking Act 1959. For more details visit your local Auswide Bank branch or visit our website www.auswidebank.com.au/info/investment-security/

BUSINESS TRANSACTION ACCOUNTS

Today's Business Account (S25)

Not available to new accounts from 11/11/2013 - sub accounts not allowed.

An on-call transaction account providing a higher threshold of cheque transactions and other useful banking services

INTEREST PAID ON THAT PART OF THE ACCOUNT

up to \$10,000 0.01%p.a.	over \$10,000 up to \$50,000 0.05%p.a.	over \$50,000 0.05%p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- statement option only
- interest calculated on daily balances and paid quarterly
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- cheque book[^]
- phone and internet banking
- electronic payments, direct debits and BPAY
- direct crediting

BUSINESS INVESTMENT ACCOUNTS

Business Cash Management Account (S18)

Not available to new accounts from 11/11/2013 - sub accounts not allowed.

An on-call investment account for businesses

INTEREST PAID ON FULL BALANCE

up to \$4,999.99 0.01%p.a.	over \$4,999.99 up to \$19,999.99 0.05%p.a.	over \$19,999.99 up to \$49,999.99 0.10%p.a.	over \$49,999.99 up to \$99,999.99 0.10%p.a.	over \$99,999.99 up to \$249,999.99 0.15%p.a.	over \$249,999.99 up to \$499,999.99 0.30%p.a.	over \$499,999.99 1.50% p.a.
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- no minimum opening balance
- no minimum account balance to be retained
- statement option only
- Interest calculated on daily balances and paid monthly
- cheque book[^]
- phone and internet banking
- electronic payments, direct debits and BPAY
- Visa Debit Card (ATM's, EFTPOS, Bank@Post)
- direct crediting

*The above interest rates are available as at 11/08/2016 but are subject to change at anytime without notice. Fees and charges apply on all accounts- details on application. Auswide Bank Ltd ABN 40 087 652 060 (Australian Financial Services Licence No: 239686) issues these Deposit Accounts and Non-Cash Payment facilities that may be used in conjunction with these Accounts. This is a summary of key features and benefits only - to decide if they are appropriate for you please carefully read the account terms and conditions which are available from our branches or website www.auswidebank.com.au ^Cheque book by arrangement with Westpac Banking Corporation ABN 33 007 457 141. BPAY[®] registered to BPAY Pty Ltd ABN 69 079 137 518 * Further details can be located at our website www.auswidebank.com.au/info/investment-security/*

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