

# Interest Rates Business Banking

As at 16 January 2024

## Business Banking Accounts<sup>1</sup>

### Transaction Accounts

Business Transaction Account	Rate p.a.
\$0 - \$19,999	0.01%
\$20,000 plus	0.05%

Interest is calculated daily on the whole balance and paid monthly.

### Savings Accounts

monEsaver Internet Savings Account	Rate p.a.
\$0 - \$4,999	2.30%
\$5,000 - \$199,999	2.60%
\$200,000 plus	2.85%

Interest is calculated daily on the whole balance and paid monthly.

Community Reward Account	Rate p.a.
\$0 - \$4,999	2.10%
\$5,000 - \$199,999	2.40%
\$200,000 plus	2.65%

Interest is calculated daily on the whole balance and paid monthly.

## Business Loans – Mortgage Secured

Business Investment Loan	Residential Property Secured	Commercial Property Secured <sup>2</sup>
	Rate p.a.	Rate p.a.
Variable Reference Rate <sup>2</sup>	8.19%	8.19%
New Business Variable Rate (new loan)	6.69%	7.49%
1 year - fixed	7.19%	7.99%
2 year - fixed	7.09%	7.89%
3 year - fixed	7.09%	7.89%
4 year - fixed	7.19%	7.99%
5 year - fixed	7.19%	7.99%

Business Overdraft – Mortgage Secured	Rate p.a.
Variable Reference Rate <sup>2</sup>	8.84%

## Business Vehicle and Unsecured Loans

Secured Loans	Rate p.a.	Unsecured Loans	Rate p.a.
Business Vehicle Loan Special (Fixed) <sup>3</sup>	6.49%	Business Loan	13.50%
Business Vehicle Loan (Fixed)	8.69%	Business Overdraft – Variable Reference Rate	12.99%

## Self-Managed Super Fund (SMSF) Withdrawn from market – please contact Business Banking

SMSF Investment Loan	Rate p.a.
Variable Reference Rate	8.93%
1 year - fixed	9.33%
2 year - fixed	9.23%

<sup>1</sup> Terms, conditions, fees and charges apply and are available in our Product Guide and Fees and Charges booklets. These booklets are available upon request or from our website and will be provided when you open an account. Before acquiring an account, you should consider whether the product is appropriate for you.

<sup>2</sup> A margin may be added to the rates indicated above to determine the actual interest rate charges. Terms, conditions, lending criteria, fees and charges apply. Full details are available at time of application or by contacting us. All loans are provided by Beyond Bank Australia Ltd ABN 15 087 651 143 AFSL/Australian Credit Licence 237856. Interest rates are subject to change without notice. Borrowing for the purpose of investing in residential property is not currently available.

<sup>3</sup> Available for the purchase of a new or used car manufactured within the current or previous two calendar years when the minimum borrowing amount is \$5,000 and where the loan amount does not exceed the purchase price. Other eligibility and lending criteria, terms, conditions, fees and charges apply.