

Business Banking Accounts ¹					
Business Transaction Account / Business GST Payment Account		Rate p.a.	Cash Management Account		Rate p.a.
\$0 - \$19,999		0.01%	\$0 - \$4,999		0.01%
\$20,000 - \$99,999		0.05%	\$5,000 - \$49,999		0.10%
\$100,000 plus		0.10%	\$50,000 - \$199,999		0.50%
			\$200,000 plus		0.75%

Interest is calculated daily on the whole balance and paid

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Community Reward Account	Rate p.a.
\$0 - \$4,999	0.60%
\$5,000 - \$199,999	0.85%
\$200,000 plus	0.95%

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

monEsaver Internet Savings Account	Rate p.a.
\$0 - \$4,999	0.01%
\$5,000 - \$199,999	1.25%
\$200,000 plus	1.50%

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

Business Loans ²			
Mortgage Secured		Self-Managed Super Fund (SMSF) Withdrawn from market - Please contact Business Banking	
Business Investment Loan	Rate p.a.	SMSF Investment Loan	Rate p.a.
Reference Variable Rate	5.33%	Variable Reference Rate	5.57%
New Business Variable Rate (new money)	4.33%	1 year - fixed	5.84%
1 year - fixed	4.74%	2 year - fixed	5.84%
2 year - fixed	4.84%	3 year - fixed	5.84%
3 year - fixed	4.94%	4 year - fixed	6.19%
4 year - fixed	5.19%	5 year - fixed	6.19%
5 year - fixed	5.19%		
Line of Credit Accounts		Car and Personal Loans	
Business Overdraft – Mortgage Secured	Rate p.a.	Business Loan – Unsecured	Rate p.a.
Variable Reference Rate	5.48%	1 - 7 years - fixed	13.50%
Business Overdraft – Unsecured	Rate p.a.	Business Vehicle Loan	Rate p.a.
Variable Reference Rate	13.99%	1 - 7 year - fixed	8.69%
		Business Vehicle Low Rate Loan Special Offer ³	5.69%

¹Terms, 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.

²A 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.

³Available for the purchase of a motor vehicle up to 2 years old. Other eligibility and lending criteria, terms, conditions, fees and charges apply.