



Bank of Melbourne

Business banking essentials

Transaction Accounts

Savings Accounts

Business Access Solutions

Payment Solutions

Superannuation

**At Bank of Melbourne,
we know that no two
businesses are the same.
So our banking begins
with a conversation.**

**The better we understand you, the better
we can deliver a solution to suit both your
personal and business needs.**

▶ **If you're ready to talk about the banking essentials
for your business, we're ready to listen.**

Your business banking starts here.

We're building a closer relationship with businesses in Melbourne and across Victoria. With a clearer understanding of how you like to work, we can recommend more effective banking solutions. Not just for business, for life.

To run a business at the same time as juggling your other personal commitments, we know access to the right resources is vital. In this brochure, you'll find the core solutions you could use to better manage your cash flow, day-to-day banking and more – all the essentials to help keep your business running smoothly.

Savings and Transaction Accounts.

We offer a range of accounts to help ensure your money's right where you need it to be. Select from transaction accounts that let you bank the way you want day-to-day.

To make the most of any surplus cash, talk to us about the savings account that offers the return and the access your business needs. We're also here to help you keep in control of your cash flow, so you can keep an eye on the business at hand.

Transaction Accounts.

Freedom Business Account

If you're starting a business or don't make a lot of in-branch transactions, this account could be ideal. With our Freedom Business Account, you could enjoy unlimited, fee-free Internet and Phone Banking, EFTPOS, BPAY®, direct debit and direct credit transactions, plus unlimited use of Bank of Melbourne, St. George, BankSA and Westpac ATMs anywhere in Australia. All this for a low monthly account service fee. You also get a number of free branch transactions and cheque withdrawals each month, giving you the flexibility and freedom to run your business without worrying about the cost of each transaction.

Business Cheque Account Plus

If you prefer a hands-on business cheque account with branch access, this account could work for you. You could get unlimited fee-free Internet and Phone Banking, EFTPOS, BPAY®, direct debit and direct credit transactions, plus unlimited use of Bank of Melbourne, St. George, BankSA and Westpac ATMs anywhere in Australia. As well as the everyday flexibility and access to cash for your business needs, this cheque account earns competitive interest calculated daily and paid monthly.

More than sales, cash flow is key to establishing a business.

For The Detail on Savings and Transaction Accounts

▶ refer to the back of this document

GST Provision Account

We've designed a simple, effective way to help you manage your GST, with the added bonus of unlimited free electronic deposits and no monthly account service fee. Our GST Provision Account could be the easy way to manage your GST cash flow and help ensure you have funds set aside to keep up with your BAS and other GST obligations.

Trust Accounts

If your business is a legal, accounting, real estate or any professional firm that holds funds on behalf of clients, you'll need one of our trust accounts. These accounts are designed specifically to help ensure you comply with statutory requirements for holding clients' funds on trust.

Savings Accounts.

Express Saver Account for Business

Our Express Saver Account for Business is an online savings account offering competitive interest on your surplus cash to help grow your business even further. With no fixed term, free electronic transactions to your linked Bank of Melbourne transaction account and no minimum balance required, you can put your funds to work when you need them.

Term Deposits

Even if you haven't targeted an opportunity to use your surplus cash, it can still be working hard. Enjoy the certainty and security of a fixed investment option that offers guaranteed returns (provided funds are not withdrawn early) and also operates as an easy-to-manage business savings plan.

For The Detail on Savings and Transaction Accounts

▶ [refer to the back
of this document](#)

Business Access Solutions.

For most business owners there are rarely enough hours in the day. To enable you to bank when and where you want, we offer a range of online and phone banking solutions. So you have more time to get on with the important things, like looking after your customers.

Internet Banking

Register for Internet Banking and save time and money managing your cash flow with secure, convenient access to your accounts online. It's free, easy to access, simple to use and includes a range of features to help you manage your personal and business accounts, including making payments only the user needs to authorise. Bank online from wherever you are via your computer, iphone or web-enabled mobile.

Business Banking Online (BBO)

Ideal for businesses with more complex banking needs, apply for BBO to manage your banking without leaving the office. You can even set and control access rights and create or import creditor and payment files. For even greater convenience and control, BBO allows you to build customised reporting compatible with business accounting systems such as Quicken and MYOB.

For The Detail on

Business Access Solutions

▶ refer to the back
of this document

Phone Banking

Bank where and when it suits you just by picking up the phone - a convenient way to help you manage your money while getting on with business.

Card Access

Use your Bank of Melbourne Business Access Card wherever EFTPOS is accepted across Australia and at ATMs to access your cash or deposit money into your account outside normal banking hours. No ATM operator fees apply when using Bank of Melbourne, St.George, BankSA and Westpac ATMs. A fee may apply at other ATMs.

**Keep your
business
funds at
the ready.**

For The Detail on**Business Access Solutions**

▶ refer to the back
of this document

Payment Solutions.

Keeping your customers and staff happy is always good for business.

You might want a fast, secure payment system for your shop or to offer customers the convenience of online shopping via your website. Perhaps your staff need a business credit card, giving them the freedom to make business purchases online or on the road. Talk to us about a solution that could make life easier for you, your staff and customers.

Accepting Payments.

Merchant Solutions

Card payments are part of everyday life for most businesses. We make receiving money by card easy and flexible whether it's in person, over the phone or online.

Our payment solutions cover all major cards and include same day settlement, Monday to Saturday, when linked to your Bank of Melbourne Business Transaction Account.

Solutions include:

- Fixed dial-up EFTPOS to suit a retail shop
- Mobile EFTPOS terminals for on-the-go businesses like tradespeople, markets, events, etc.
- Receiving payments online with a shopping cart functionality using an Internet Gateway
- PayWay allows you to choose up to six payment modules that are simple to set up and use and makes it easy for your customers to make regular repayments, such as rent or membership fees
- PayWay even offers you the ability to create a 'virtual terminal' on popular smart phones. Manage payments, refunds and pre-authorisations all from your mobile.

For The Detail on Payment Solutions

▶ [refer to the back
of this document](#)

Making Payments.

BusinessVantage Visa

More than just a business credit card, BusinessVantage Visa could give you greater control over your expenses with a generous interest-free period of up to 55 days on purchases when the balance of your statement is paid in full by the due date. Detailed reporting makes accounting and tax time easier, helping save you valuable admin time.

Corporate MasterCard®

This business credit card could take managing your expenses, travel and entertainment to a new level of efficiency. As well as a range of reporting options, such as reports per cardholder, it is designed to allow you to monitor card expenditure online, helping you save time, money and hassle. There's no limit on how many cards you can have so your account can grow with your business.

**89% of
Australians
with internet
access have
made a purchase
online.**

(Datamonitor, Payment Cards
in Australia 2011)

For The Detail on

Payment Solutions

▶ refer to the back
of this document

Superannuation.

**What's most important to you in a superannuation fund?
Higher returns, less admin, greater control, lower fees? Talk to us
so we can help you find the right solution for you and your staff.**

QuickSuper

Paying staff super was time-consuming even before the introduction of Super Choice made it more complex, which is why we created QuickSuper - an easy-to-use online super payment system. With QuickSuper, you make one payment rather than sending individual payments to each fund for each staff member. QuickSuper is secure and simple. Register and save time every payment cycle - no matter how many super funds you deal with.

For The Detail on

Superannuation

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of this document](#)

BT Super for Life

BT Super for Life is a low-fee superannuation fund, developed and managed by BT Financial Group and brought to you by Bank of Melbourne. Suitable for sole traders, contractors or individuals, it lets you and your staff manage super online anytime - no need to wait for a yearly statement. Not only can you monitor your super alongside your other Bank of Melbourne accounts, you can also change your investment options as your life or the market demands. If making extra contributions is part of your super strategy, you can make them from your everyday savings account.

Financial Planning

Selecting a superannuation option for you and your staff is one of the most important business decisions you'll make. Talking about it with a financial expert who knows you and your business makes good sense.

Our expert financial planners will help you identify and prioritise your goals, including superannuation. With a clear understanding of your objectives, we then set about building a road map to help you reach them. We'll monitor your progress and fine-tune your plan to keep you on track. In fact, we'll be with you all the way.



**Super
made
easy.**

For The Detail on

Superannuation

▶ [refer to the back
of this document](#)

The Detail.

This brochure was correct as at 31st May 2011. Things such as product features, terms & conditions, fees & charges and interest rates may change.

It's important that you read about all the terms and conditions and fees and charges of any product or service before making a decision. We haven't had the chance to take your personal financial circumstances into consideration when we prepared this.

To find out more about any product or service, go to our website bankofmelbourne.com.au, call us on 13 82 66 or come into one of our branches.

Savings & Transaction Accounts.

It's important you read the product detail, including the terms and conditions and any information on fees and charges and interest rates before you choose a product so you make sure it's right for you. See the detail in:

- Business Accounts and Payments Services terms and conditions
- Business Accounts Payment Service fees and charges
- Interest rate brochure
- Express Saver Account for Business and Internet and Phone Banking Terms and Conditions
- Business Accounts and Payment Service Fees and Charges and how to minimise them
- Express Saver for Business Interest Rates
- Term Deposits - Fixed Term Accounts Term Deposits Terms and Conditions and General information
- Term Deposits - Fixed Term Deposits interest rates

These products are issued by Bank of Melbourne a division of Westpac Banking Corporation ABN 33 007 457 141 AFSL 233714.

Business Access Solutions.

You need to register for Internet and Phone banking. You will need to apply for Business Banking Online. We aim to give you 24/7 services. If there's a problem, you can be sure we are doing our best to fix it as soon as possible. Registration details and Terms and Conditions are on our website.

Business Banking Online

The product detail and the terms and conditions is contained in the Business Banking Online and Payment Services Product Disclosure Statement, made up of Business Banking Online and Payment services the terms and conditions and the Business Banking Online fees and charges brochures.

Payment Solutions.

All applications for a Bank of Melbourne payment solution are subject to approval. For settlement time frames go to the website.

Credit Cards

Credit criteria apply to all applications for our credit products. For the terms and conditions, and fees and charges, go to:

- Business Vantage Visa Credit Card Conditions of use
- Fees and charges
- Interest rate sheet
- Corporate MasterCard Principal Terms
- Corporate MasterCard Conditions of use
- Business Lending and Finance Facilities Fees and charges for specific services and loan accounts

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For details of the Corporate MasterCard contact your local banker, or call 13 82 66.

Superannuation.

QuickSuper

This information has been prepared without taking account of your objectives, financial situation or needs. Because of this you should, before acting on this information, consider its appropriateness having regard to your objectives, financial situation or needs. Westpac Banking Corporation ABN 33 007 457 141, at the request of Bank of Melbourne - A Division of Westpac Banking Corporation ABN 33 007 457 141, is the Product issuer of the QuickSuper Product. You can obtain a copy of the Product Disclosure Statement (PDS) by calling **13 82 66** or visiting **bankofmelbourne.com.au** Please consider the terms and conditions document for this product before you decide whether to acquire or continue to hold it.

The Detail.

BT Super for Life

BT Funds Management Limited (ABN 63 002 916 458) is the trustee of BT Super for Life which is a part of Retirement Wrap (ABN 39 827 542 991) and is the issuer of interests in BT Super for Life. You can download a Product Disclosure Statement (PDS), or obtain a copy by calling **13 82 66**, visit any Bank of Melbourne branch or go to www.btsuperforlife.com.au. You should obtain and consider the PDS before deciding whether to acquire, continue to hold or dispose of interests in BT Super for Life.

An investment in BT Super for Life is not an investment in, deposit with or any other liability of Westpac Banking Corporation ABN 33 007 457 141, Bank of Melbourne, St.George Bank or BankSA (which are Divisions of Westpac), or any other company in the Westpac Group. It is subject to investment risk, including possible delays in repayment of withdrawal proceeds and loss of income and principal invested. Neither Westpac nor any other company in the Westpac Group has issued, stands behind or otherwise guarantees the capital value or investment performance of BT Super for Life.

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Acknowledging Others.

BPAY® - Registered to BPAY Pty Ltd ABN 69 079 137 518

**Better business banking
is around the corner.**

To talk about the banking essentials
for your business, drop into your
local branch or call **13 82 66**

bankofmelbourne.com.au



Find us on
Facebook



Follow us on
Twitter

**On your next visit it would be helpful
if you could bring the following:**

- Your ABN
- Business Name Certificate
- Tax File Number
- 100 Points Photo ID
- 3 Months bank statements



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