



Bank of Melbourne

Financing your business

Overdraft
Line of Credit
Credit Cards
Business Loan
Equipment Finance
Specialised Finance

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 the solution we can deliver. Not just for business, for life.

- ▶ **To talk about the right finance for your business drop into your local branch or call 13 82 66.**

The right finance at the right time.

When you run a business, there's rarely a moment when finances aren't top of mind. From managing your everyday personal banking and day-to-day running of your business, to planning future growth.

That's why it's our job to be ready with finance solutions to suit your business, at the right time. No matter what type of business you run, or how specific your finance needs, large and small, we offer a range of options for the short and long-term.

For the short-term.

These solutions are for the everyday. They're designed to help you manage your day-to-day cash flow as well as prepare for any unexpected costs.

Commercial Overdraft

You know better than anyone how rare it is that your incomings and outgoings are perfectly timed. An everyday transaction account with an approved overdraft limit helps you effortlessly navigate your cash flow peaks and troughs. You can use commercial or residential property or a mix of assets as security. Draw as much or as little as you need from your approved facility limit.

Business Maximiser

This flexible, all-in-one line of credit is designed to help you have funds for your every day needs. Use your own funds as well as accessing overdraft funds up to your approved credit limit. Comes with a competitive variable interest rate with your residential property as security.

Commercial Line of Credit

With a flexible line of credit at competitive rates, you can take advantage of business opportunities as they occur, or grow your business at your pace. With your commercial property or a mix of security as your security options, you choose how much of your approved limit you use when you need it.

For The Detail on

Financing Your Business

▶ refer to the back
of this document

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 if payment is made 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's designed to allow you to monitor card expenditure online, saving you time, money and hassle. There's no limit on how many cards you can have so your account can grow with your business.

**30 days?
Australia's
average
payment period
is currently
52.1 days.**

Thomson - 2011. Trade credit plunges as business worry about getting paid

For The Detail on

Financing Your Business

▶ refer to the back
of this document

For the longer term.

When you're planning to build your business or invest for future growth, an astute choice of loans and equipment finance can help ensure your capital is used where it can generate the greatest returns to help achieve your objectives.

Business Loan

These loans could provide access to the capital expenditure you require for business or investment goals, such as property or equipment. Using your residential property, cash or a guarantee as security, there is a range of options to suit the way you work. Our variable rate loan offers you the flexibility of making interest only or principal and interest repayments. Our fixed rate loan gives you the security of knowing exactly what your repayments will be during the fixed period, helping make planning and forecasting cash flow easier.

Commercial Loan

Offering flexibility and great features, our Commercial Loan offers variable and fixed rate options and also allows you to use your commercial property as security, or use a mix of security. Interest only or principal and interest repayments options are available.

For The Detail on Financing Your Business

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

Equipment Finance

When you need to invest in vital but depreciating assets, such as plant, equipment or vehicles, financing is often a better option than tying-up your working capital. We offer a choice of finance products such as finance lease, commercial hire purchase, chattel mortgage and rental for office equipment for IT. If you are an employer we can offer your employees the advantages of a novated lease. We can advise you on the type of finance that may best suit your circumstances depending upon whether you want to own the equipment at the end of the finance term or would like to pay a deposit or a larger final repayment.

Construction Loan

Loans for building projects require their own specific payment structures and timings. A little local knowledge can also help keep your plans on track. Talk to us about this loan designed for the specialised needs of all kinds of residential, commercial or industrial building projects. These projects include land subdivision and sale, speculative residential development and strata conversion of existing flats.

**Invest for
growth while
staying
cashflow
positive.**

For The Detail on

Financing Your Business

▶ refer to the back
of this document

For specialised needs.

As well as a combination of short and long-term solutions to help take care of broader business issues, we also offer a range of products and services to cover your more specialised business needs.

Business Umbrella

In business, timing is everything. Our Business Umbrella helps prepare you to act on important opportunities, quickly and effectively. And it couldn't be simpler. A range of loans in one with up to ten accounts under one overall credit limit, you only need to apply once. So everything you need is in your hands, ready to go with a range of Business Lending facilities including Bank Guarantees and Trade Finance facilities.

Cashflow Finance

Rather than wait for your invoices to be paid, why not turn them into cash right away? Invoice Discounting and Invoice Discounting Plus are flexible working capital facilities that could allow you to speed up cash flow to help grow your business. With funding linked to your business revenue, we can help you turn up to 85% of your outstanding invoices into cash, fast.

Our Cashflow Finance products are ideally suited to Manufacturers, Wholesalers and Service-based businesses with turnover of \$2 million or more. By borrowing against your business assets such as invoices, stock, and plant and equipment you could unlock the potential in your business without the need for bricks and mortar security.

For The Detail on

Financing Your Business

▶ refer to the back
of this document

Bank Bills

Once your facility is approved, bills can be discounted to offer a flexible way to fund larger amounts over the short to medium term. You can request us to draw bills up to the limit of your facility with maturity dates that suit your cash flow. When a bill matures, you may choose to repay the bill or role the bill for a further period within the term of the facility. Bill facilities can provide for bills to be discounted at fixed and floating rates. A range of interest Rate Risk Management Solutions are available to help manage interest rate risk.

Trade Finance

For importers and exporters, combining fast and efficient access to international markets with local expertise is critical to doing business. We are able to customise our comprehensive range of solutions around your specific needs. Whether you're exporting or importing or both, when it comes to letters of credit or trade finance, we'll work with you to help you make the most of global business opportunities.

Bank Guarantee and Performance Bonds

After obtaining a guarantee of your obligation and creditworthiness, your vital cash needn't be tied-up in upfront deposits for necessities such as rental bonds or guarantees on utilities.

For The Detail on

Financing Your Business

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

The Detail.

The details on this brochure are 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.

Credit criteria applies to your application for any loan or finance product.

Equipment Finance is provided by St.George Finance limited ABN 99 001 094 471 ACL 387944, a member of the Westpac Group.

Invoice Discounting and Invoice Discounting Plus Facilities are provided by St.George Bank - A Division of Westpac Banking Corporation ABN 33 007 457 141

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.

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**A better way to finance your
business is around the corner.**

To talk about the right finance
for your business, drop into your
local branch or call **13 82 66**.

bankofmelbourne.com.au



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**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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