



Bank of Melbourne

Personal banking for the business owner

Transaction Accounts
Internet and Phone Banking
Business Banking Online
Savings Accounts
Home Loans
Portfolio Loan
Wealth



At Bank of Melbourne, we recognise your business and personal needs are interlinked.

That's why we approach your banking as a single conversation. By looking at your business and personal goals in tandem, we believe we can help you achieve them faster.

- ▶ **If you're ready to talk about the right personal banking solutions for you as a business owner, we're ready to listen.**

A single point of contact. A singular banking solution.

Managing your business and personal banking together is one of the major advantages we offer Victorian businesses.

It means you have a dedicated, single point of contact whether you want to talk business or personal banking. So you don't have to re-introduce yourself or explain your situation more than once.

They'll take the time to get to know you and understand how you like to live and work, as well as examining your overall life goals. Helping you find solutions that take into account your complete financial situation could help simplify your life, making it easier to get more out of each day.

Inside this brochure you'll find a select range of options for you to consider. For the full suite of our personal solutions, please refer to the relevant personal brochures or check out our website. Or even better, talk to us.

Transaction accounts that let you bank your way.

Everyday banking should be everyday easy. That means talking to us about business and personal accounts that work alongside each other, not across.

One conversation, separate accounts. From managing your daily expenses to debit cards you can use online or almost anywhere in the world, we could provide smart day-to-day banking solutions that fit the way you work and live.

Complete Freedom

With our Complete Freedom Account you get just that - the freedom to access your money where you want, when you want.

This everyday transaction account comes with a low monthly fee, which we will waive if you deposit the required amount each month. Complete Freedom gives you unlimited access to your money at Bank of Melbourne branches, via Internet Banking (when you register for this) and Bank of Melbourne, St.George, BankSA and Westpac ATMs around Australia.

Qualify for a Bank of Melbourne Visa Debit Card and you could make overseas and online purchases with your own money. And to make sure you're on top of your finances, Complete Freedom comes with an option of ten free SMS alerts and unlimited email alerts each month, updating you on balance or transaction information.

For The Detail on Transaction Accounts

▶ refer to the back
of this document

Bank of Melbourne SENSE Account - an everyday and savings account in one

When there's a lot going on at work and home, keeping track of your spending may be a challenge, let alone your savings.

With SENSE you get two accounts working together - a transaction and savings account - for a low monthly fee, which we will waive if you deposit the required amount each month. Bank of Melbourne SENSE consolidates your savings and spending information onto one customised monthly statement. This comes with a graph breaking down your spending into ten categories, so you know exactly where your money is going. A second graph charts your monthly savings progress.

Bank of Melbourne SENSE account is a savings feature that automatically rounds up your purchase amounts to the nearest dollar. The rounded amount is then deposited into your Bank of Melbourne SENSE savings account, so even when you're spending, your savings are growing.

Express Freedom

If you prefer banking online, over the phone or via ATMs, this account gives you the freedom to get on and do it. For a small monthly fee, our Express Freedom Account provides unlimited everyday electronic banking and options of a Visa Debit Card and of ten free SMS alerts every month, updating you on your balance and transaction information. Deposit at least \$1,000, perhaps your salary, by the last business day of each month and we'll even waive the monthly fee.

**Transact
the way
that works
for you.**

For The Detail on

Transaction Accounts

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

Access made easy.

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 electronic banking solutions.

Internet and Phone banking

You could save time and money managing your cash flow with 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.

More control with Business Banking Online (BBO)

Ideal for larger businesses with more complex banking, BBO lets you manage your business and personal banking without leaving the office, 24/7. 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

Transaction Accounts

▶ refer to the back of this document

Savings accounts that keep your money working.

While you're waiting for the right opportunity to spend your surplus cash, it can still be working hard. Talk to us about the savings account option that gives you the return and access you're looking for.

Incentive Saver Account

Even with the best intentions, it's easy to be distracted from your savings goal. This account comes with some built-in encouragement.

On top of a competitive interest rate, our Incentive Saver Account rewards you with bonus interest every month you make at least one deposit and no withdrawals. And with no account service fee, your surplus cash keeps growing.

Power Saver Account

While some of our business customers like to lock their savings away, others like the security of being able to access their money, 24/7. This savings account gives you full access with a competitive tiered interest rate.

Whether your balance is high or low, you're rewarded. It also has no account service fee and the option of a Deposit-only Card to encourage you to save rather than spend.

Direct Saver Account

If you're single-minded about saving, Direct Saver limits access to your money to Internet and Phone banking, so there's less temptation to spend. To help make it worth your while, you earn a great interest rate. Direct Saver is also fee-free to keep more of what you earn.

To increase your saving power, our Automatic Savings Plan feature lets you automatically transfer an amount of your choice into your Direct Saver Account every week, fortnight or month - you choose.

Make
the most
of your
surplus
cash.

For The Detail on

[Savings Accounts](#)

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

Home loans that work to suit you.

For most business owners, their mortgage and business are closely linked. Our diverse range of home loans takes into account your individual reasons for borrowing to buy property - for business or personal use. With loans that take into account varying payment structures and timings, we could offer you a solution you can work and live with.

Low Doc Home Loan

Even if business is booming we realise you might not have access to the relevant paperwork usually required for a standard home loan application. We've made it simpler for self-employed people and business owners to get a home loan.

To apply for our Low Doc Home Loan provide simple documentation including your Business Activity Statements (BAS) for the last 12 months, evidence of ABN registration for the last 2 years, evidence of GST registration for the last 12 months and confirmation of your loan repayment history. Once approved, you can choose between a fixed or variable interest rates or a combination of both.

For The Detail on

Home Loans

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

Low Doc Portfolio Loan

When you're successfully running your own show and looking to grow or invest, you may need access to easy-to-manage finance. This loan is designed for self-employed customers and works like a flexible line of credit. Apply for it when you need to for personal, investment or business purposes - or all three. With one overall credit limit that can be split across up to ten sub-accounts, it's simple to manage and you can link your loan to your savings or cheque account. Like our Low Doc Home Loan, you can apply by providing simple documentation including your Business Activity Statements (BAS) for the last 12 months, evidence of ABN registration for the last 2 years, evidence of GST registration for the last 12 months and confirmation of your loan repayment history. Low Doc Portfolio Loan requires Lenders Mortgage Insurance when you borrow over 60% of your home's value.

Super Fund Home Loan

Many Victorian business owners are choosing to take the reins and manage their own super. Designed to work with self-managed super funds (SMSF), this home loan could help you grow your wealth by diversifying your investments through property and taking advantage of potential gearing and capital gains tax breaks.

Choose a fixed or variable rate, your preferred repayment option and a range of other features. And while legislation means you can't increase your loan after your fund has bought the property, our 100% interest offset Mortgage Equaliser facility on variable loans could allow you to access extra repayments and save on interest.

Plus, you should know if there's a need to recover debt on the property, it's limited to the property, so your other super fund assets are never at risk.

**Borrowing
you can
work and
live with.**

For The Detail on Home Loans

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

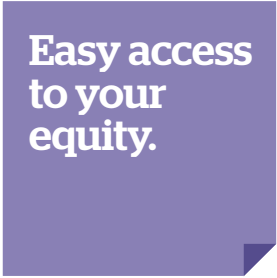
Portfolio Loan

Paying off your home loan shouldn't mean putting your goals on hold. Our Portfolio Loan not only helps you pay off your home loan faster, but also gives you easy access to your ever-growing equity at the same time. Portfolio Loan allows you to borrow up to 90% of your home's value, to invest in shares, investment property or maybe a new vehicle.

A Bank of Melbourne Portfolio Loan also offers you one overall credit limit which can be split across up to ten separate sub-accounts. Sub-accounts help keep your investments separate from your home loan and make managing tax time easier with a monthly statement sent for each sub-account. Manage each account the way you like and access your funds via Internet and Phone Banking. Whatever works for you.

Building Home Loan

Building your own home is one the most satisfying and challenging things you can do. Unlike a normal home loan, this loan lets you draw on funds as you need them, as your builder completes pre-agreed construction stages. Save money by only paying interest on what's been drawn down.



**Easy access
to your
equity.**

For The Detail on Home Loans

▶ refer to the back
of this document

Simple, effective ways to grow your wealth.

You've worked hard to establish yourself and your business. Whatever your investment style, independent and hands-on or consultative and collaborative, we can help make sure your existing wealth is working hard towards your goals.

Financial Planning

Seeking out sound, strategic financial advice for the future with a financial expert who knows you and your business, makes financial planning a smart option.

Working together with one of our expert financial planners, we'll first help you identify and prioritise your goals. 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.

Depending on your individual situation, we can advise you in a range of areas including:

- Investment planning
- Superannuation and rollover
- Retirement planning
- Personal insurance e.g. life insurance
- Portfolio review services
- Margin lending.

For The Detail on

Financial Planning

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

Manage your super online with BT Super for Life

If you're relying on your superannuation to help you live well in the future, it makes sense to keep track of what it's up to now. BT Super for Life is a low-fee superannuation fund for sole traders, contractors or individuals that lets you manage your super online anytime - no need to wait for your 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.

With BT Super for Life, there's no establishment fee, exit fee or commissions. With a small management fee and a flat monthly administration fee, that means more money for you.

If you had a number of bosses before becoming your own, you probably have more than one super fund. Our rollover tool makes it easy to combine your accounts, save on account fees and get your super working harder.

BT Super for Life also comes with pre-approved life insurance, which is a tax effective way to protect you and your family should the unexpected happen.



**Manage
your
super.**

For The Detail on

BT Super for Life

▶ [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.

See the detail in:

Transaction and Savings Accounts

- Direct Saver and DIY Super Direct Saver Accounts Banking Services Terms and Conditions and General Information
- Direct Saver and DIY Super Direct Saver Interest Rates
- Transaction, Savings and Investments Accounts Banking Services Terms and Conditions and General Information
- Transaction, Savings & Investment Accounts - Fees, Charges and How to Minimise
- Interest Rate sheets.

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

Visa Debit Card

There are daily transaction limits that apply and to be eligible for a Visa Debit Card, you must be an Australian resident over 18 years of age.

SMS alerts

For SMS alerts you must be an Australian resident aged 18 years or over. After your 10 free SMS alerts each month, you pay \$0.25 per alert.

You need to register for Internet, and Business Banking Online and Phone banking. 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.

Portfolio Loan and Low Doc Portfolio Loan

With this flexible line of credit, you can create up to ten sub-accounts to suit your investment and lifestyle needs. A sub-account holder must be one or more of the Portfolio Loan borrowers. The remaining borrowers on the Portfolio Loan must be guarantors on that sub-account. Any Portfolio Loan borrower who is not a sub-account holder of a particular sub-account must guarantee that sub-account. The primary sub-account is always on a variable interest rate. You can apply to borrow up to 90% of your home's value (as determined by our valuation) to make other investments and build assets - such as shares, investment properties or even a new car. You may need to get Lender's Mortgage Insurance if your loan is above 80% of your property value. Read the *Portfolio Loan Agreement - General Terms and Conditions*, and in *Loan Accounts - Charges* for specific services and accounts. Bank of Melbourne's prevailing Credit Criteria apply.

Super Fund Home Loan

Read the *Residential Loan Agreement - General Terms and Conditions* and *Loan Accounts - Charges* for specific services and accounts. What we tell you about the tax position is only a guide. It's important you get your own tax advice for your individual situation from an independent tax professional.

Building Loans

Construction of the property must be completed within six months of the date of the first advance. After you make the final progress payment, the sale of the existing property must be settled within six months - a total maximum relocation period of 12 months. Read the *Residential Loan Agreement - General Terms and Conditions* and *Loan Accounts - Charges* for specific services and accounts. Bank of Melbourne's prevailing Credit Criteria apply.

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 1300 653 553 or visit any Bank of Melbourne branch. 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.

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 and needs.

**A better way to reach your business
and personal goals is around the corner.**

To talk about the right business
banking for you, 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
- Tax File Number
- 100 Points Photo ID
- Business Name Certificate
- 3 Months Statements
- Financials



Bank of Melbourne