

Let us help with your business banking.

Business banking



bankofus.com.au



Bank of us.

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Supporting your business

Bank of us supports Tasmanians by fulfilling both personal and business banking needs with a variety of tailored products and services.

We understand that financial institutions and their offerings vary. Whether you need a simple business account or a complex business loan, having a dedicated banker who understands your business and long-term goals is crucial. Our team values your time, being available and responsive to help you solve financial challenges efficiently.

With experience and expertise, we manage risk and support business growth, taking the time to understand your industry and specific needs. Beyond being friendly, Bank of us provides superior service, valuable advice, and guidance. We anticipate future needs as your business evolves, offering solutions to help it thrive at every stage.

Building trust is essential in long-term banking relationships. Bank of us invests in nurturing this relationship through open and honest communication, initiating regular contact to build trust and ensure ongoing support. Our bankers have the authority to make on-the-spot decisions, saving you time and money. We ensure you deal directly with someone who understands local market conditions and economic forces.

From borrowing assistance to planning future banking needs, Bank of us is an invaluable partner, fostering a mutually beneficial relationship for both you and your business.

bankofus.com.au 1300 306 716





A Tasmanian bank for Tasmanian businesses. What a neat idea.

As a 100% Tasmanian bank, we intimately understand the Tasmanian business market — what works, what doesn't, and what banking products and solutions Tasmanian businesses need to succeed.

So when it comes to a business loan or overdraft, there's no waiting on approval from a head office on the mainland, because we make the decisions right here in Tasmania.



Business accounts

Whether it's minimising fees or maximising interest, our Business Accounts offer the freedom and flexibility you need.

Business Advantage

A Business Advantage account is a flexible, everyday banking account for your business that provides you with the ability to minimise transaction fees while at the same time providing a great range of access options and account features:

- Visa debit card
- Internet Banking
- SmartBanking App
- BPAY payments
- New payments platform (NPP) payments and external transfers
- Osko payments
- Digital wallet with Apple Pay and Google Pay
- Direct debits and credits
- Periodical payments
- Account sweeps

For more information, visit bankofus.com.au/business-advantage



Business iCash

A Business iCash account lets you manage your money online while also offering a great interest rate for amounts of \$5,000 or more. It also comes with a range of helpful access options and features:

- Retail store and Contact Centre access
- Internet Banking
- SmartBanking app
- BPAY payments
- Osko payments
- Direct debits and credits
- Periodical payments
- Account sweeps
- New payments platform (NPP) payments and external transfers

For more information visit bankofus.com.au/icash

Visit bankofus.com.au/product-disclosure for our Fees and Charges Schedule that details any fees that may apply.

Business lending

Whether it's helping your business expand or taking advantage of a market opportunity, we have a range of options to help you – along with our experienced business banking specialists based right here in Tasmania.

Our guide to Bank of us business lending*

	Business Overdrafts	Standard Business Loans	Small, Small Business Loans
Unsecured options available	Yes	Yes	Yes
Fully secured options available	Yes	Yes	Yes
Partially secured options available	Yes	Yes	Yes
Security option includes real estate and registrable vehicles and other assets	Yes	Yes	Yes
Minimum amount	\$5,000	\$20,000	\$5,000
Maximum amount	up to \$100,000 (if secured)	n/a	up to \$100,000 (if secured)
Term			
Minimum	n/a	1 year	1 year
Maximum	n/a	15 years	10 years
Subject to regular review	Yes	Yes	Yes
Repayment options			
Weekly, fortnightly and monthly	No	Yes	Yes
Interest charged monthly	Yes	Yes	Yes
Interest only option	Yes	Yes	Yes
Redraw available	No	Yes	Yes





Business Loans

With the choice of principal and interest or interest only repayments, a Bank of us Business Loan comes with very competitive fixed and variable rate options along with other features including flexible repayments and our fee-free redraw facility.

Business Overdrafts

With options of both secured and unsecured facilities and for amounts ranging from \$5,000 to \$100,000 (if secured), we're here to help you ride out those unexpected business expenses with a Business Overdraft.

Small, Small Business Loans

Perfect for buying that new work vehicle or upgrading your tools, with secured, partly secured and unsecured loan options available and for loans ranging from \$5,000 to \$100,000, our Small, Small Business Loan could be the solution for you.



Business Solutions

EFTPOS solutions and regular bank feeds to make your business life easier.

EFTPOS solutions

We've partnered with Tyro# to provide our business customers with an all-broadband EFTPOS solution that integrates into your point-of-sale system.

Tyro's solution allows you to accept payments from the most readily distributed cards, including Visa, Mastercard, Diners Club and Amex, as well as access and other charge cards.

You can also link your new EFTPOS machine with our Business Advantage account, providing you with a complete, everyday business banking solution.

For more information visit bankofus.com.au/eftpos-solutions

Xero and MYOB bank feeds

Bank of us is registered with both Xero and MYOB to provide daily bank feeds from your Bank of us accounts to your nominated Xero and/or MYOB destination.

Connecting your accounts to your accounting software means you can automate large portions of your manual bookkeeping, saving time and increasing your business's efficiency and productivity.

For more information visit bankofus.com.au/bank-feeds





All the ways you can bank with us



In-person

We have 7 stores around the state. Head to bankofus.com.au to find the one closest to you.



Tap your device

Add your Visa debit or credit card to your compatible device and make mobile payments easily and securely.



SmartBanking app

Do your banking on the go, on your phone.



By phone

Call our Tasmanian Contact Centre on **1300 306 716** from Monday to Friday during business hours.



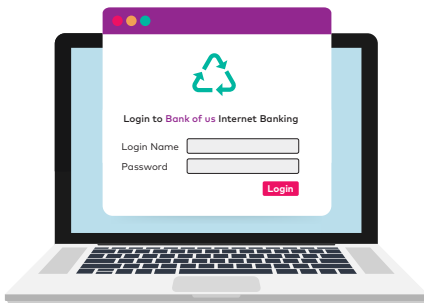
Online

Internet Banking, 24 hours-a-day, 7 days-a-week at bankofus.com.au



Visa Card

ATM and EFTPOS access and lets you pay online.



Bank statements can use a lot of paper, so we prefer to go digital!

We email you when your statement is ready and it will be securely delivered straight to your Internet Banking inbox—better for you and the environment. You can check your statements anytime.

Please note this information does not take into account your personal circumstances and is general advice only. Before acquiring any Bank of us product or payment facility you should consider if the product or payment facility is appropriate for you. We recommend that you read the "Account and Access Facility Conditions of Use", "Summary of Accounts, Availability of Access Facilities and Transaction Limits", and "Fees and Charges Schedule" which are available at any Bank of us Retail Store, by calling 1300 306 716 or from our website bankofus.com.au, prior to applying. *Lending criteria, terms and conditions, including fees and charges apply. Full details are available on application. This information is current at the time of printing and is subject to change without notice. Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870. # Bank of us acts as an intermediary in offering this service and any contract entered into will be with Tyro Payments Limited ACN 103 575 042 AFSL 471951 (Tyro). Bank of us does not guarantee and is not responsible for the performance of any contract entered into with Tyro.