



Small business banking.

Here for you, for however you do business



Support when you need it

Whether you're starting, running, or growing your business, we'll help you do business your way.

At CommBank, we're passionate believers in small business. We know that for you, business is also personal – so we're here to support you with time-saving tools, flexible banking solutions, and personalised service from our 24-hour Australian-based contact centre, managed by Business Banking Specialists.

Get in touch for your business banking needs

Speak with a specialist on **13 1998**, 24/7

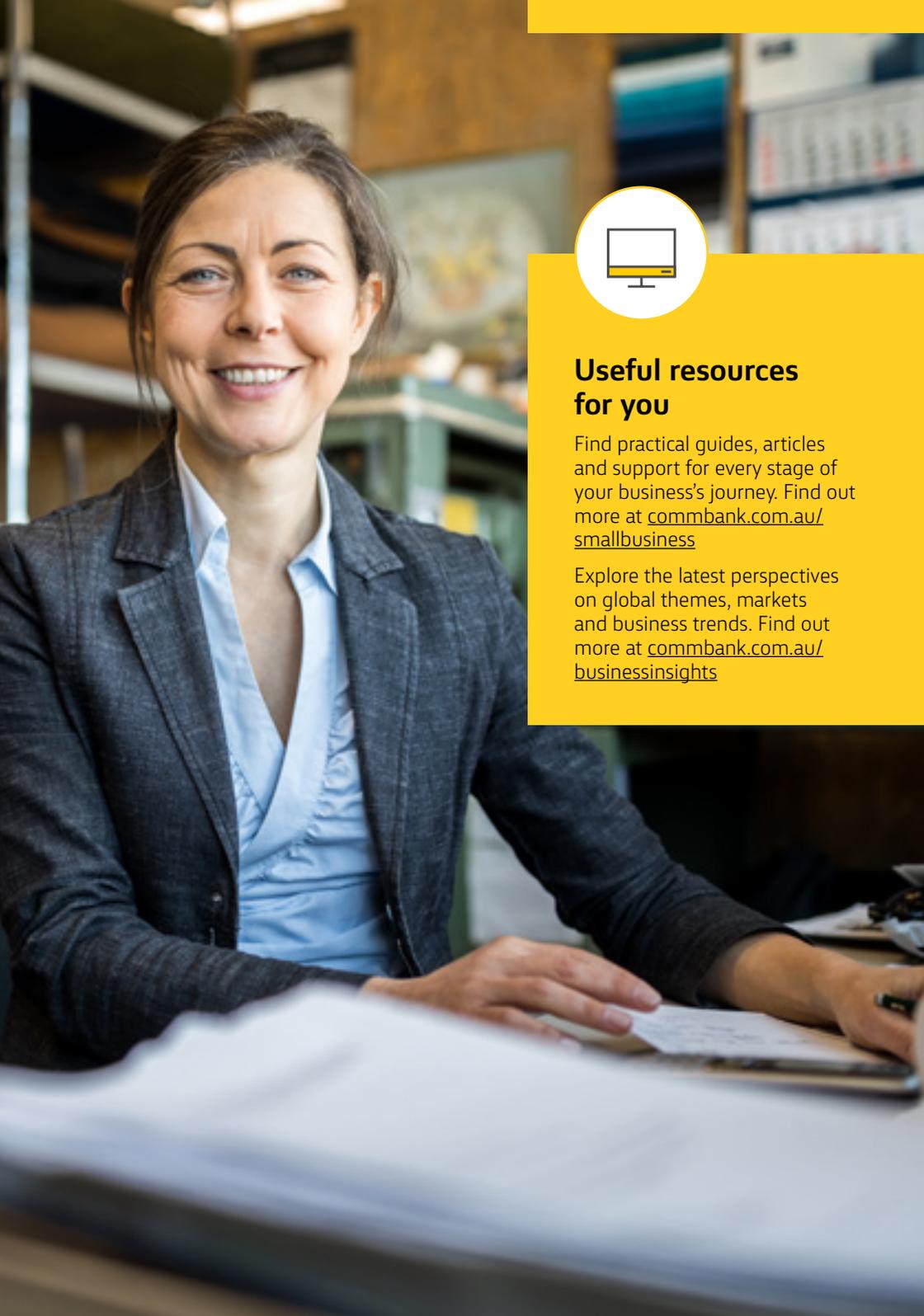


Come see us in person at your local branch



Chat to our online virtual assistant Ceba in NetBank and the CommBank app





Useful resources for you

Find practical guides, articles and support for every stage of your business's journey. Find out more at commbank.com.au/smallbusiness

Explore the latest perspectives on global themes, markets and business trends. Find out more at commbank.com.au/businessinsights

Solutions for your business

Everyday business banking solutions that work as hard as you do.



Start

Business Transaction Account

Stay in control of your day-to-day cash flow with a flexible business bank account featuring a \$0 Monthly Account Fee option. Apply online¹ and get unlimited, fee-free electronic transactions.²

Find out more at commbank.com.au/bta

Business Credit Cards

Manage business expenses and cover cash flow shortages with a choice of business credit cards to suit your business.

Find out more at commbank.com.au/business/cards

Farm Management Deposit Account

Create a cash reserve for the future, with a tax-effective investment that helps primary producers balance cash flow over good and bad years.³

Find out more at commbank.com.au/regional



Run

EFTPOS

Drive sales by taking card payments in-store or on the go with our range of flexible merchant solutions. Whether you're on the road, at work or based regionally, we make taking card payments easy, fast and secure.

Find out more at commbank.com.au/merchantterminal

Ecommerce and online payments

Reach more customers by accepting card payments securely online. Whether you're building a web store, integrating a third party payment gateway, issuing e-invoices or accepting regular customer payments, we make doing business online easy.

Find out more at commbank.com.au/ecommerce



Grow

Lending

Get express access to funds, with same-day conditional approvals via BizExpress. Choose from a Business Overdraft for flexible access to short-term cash on demand, or a BetterBusiness Loan for longer term capital at competitive rates.

Find out more at commbank.com.au/bizexpress

Car and equipment finance

Whether you're looking to grow your business or expand your farm operation, save time and money with equipment or car finance.

Find out more at commbank.com.au/assetfinance

The latest tools and technology to help you run your business



Banking at your fingertips

Manage your finances when and where it suits you, with the latest online and mobile banking tools.

- **NetBank** – Manage your business and personal finances all in one place, 24/7. Suits smaller businesses whose finances are managed by the business owners.

Find out more at commbank.com.au/netbank

- **CommBank app** – Take care of business wherever you are with Australia's #1 banking app. View account balances in real time, pay bills and suppliers, transfer funds, and manage your cards and bills – all from the convenience of your smartphone.

Find out more at commbank.com.au/commbankapp

- **CommBiz** – Take control with advanced online business banking, featuring state-of-the-art security. Suits businesses looking to customise access for different users, including who can authorise payments from an account.

Find out more at commbank.com.au/commbiz



Save time reconciling your accounts

Simplify reconciliation and save time with every Business Activity Statement (BAS) by automating your bank feeds in Xero, MYOB and QuickBooks. So you can spend less time filling out forms and more time on your business.

Find out more at commbank.com.au/asi



Manage your cash flow

Stay on top of incoming and outgoing payments by setting up real time alerts for your Business Transaction Account or Business Credit Card in NetBank or the CommBank app. If your balance is low, high or you've just been paid, you'll be alerted instantly.⁴

Find out more at commbank.com.au/alerts



Protect your business from online fraud

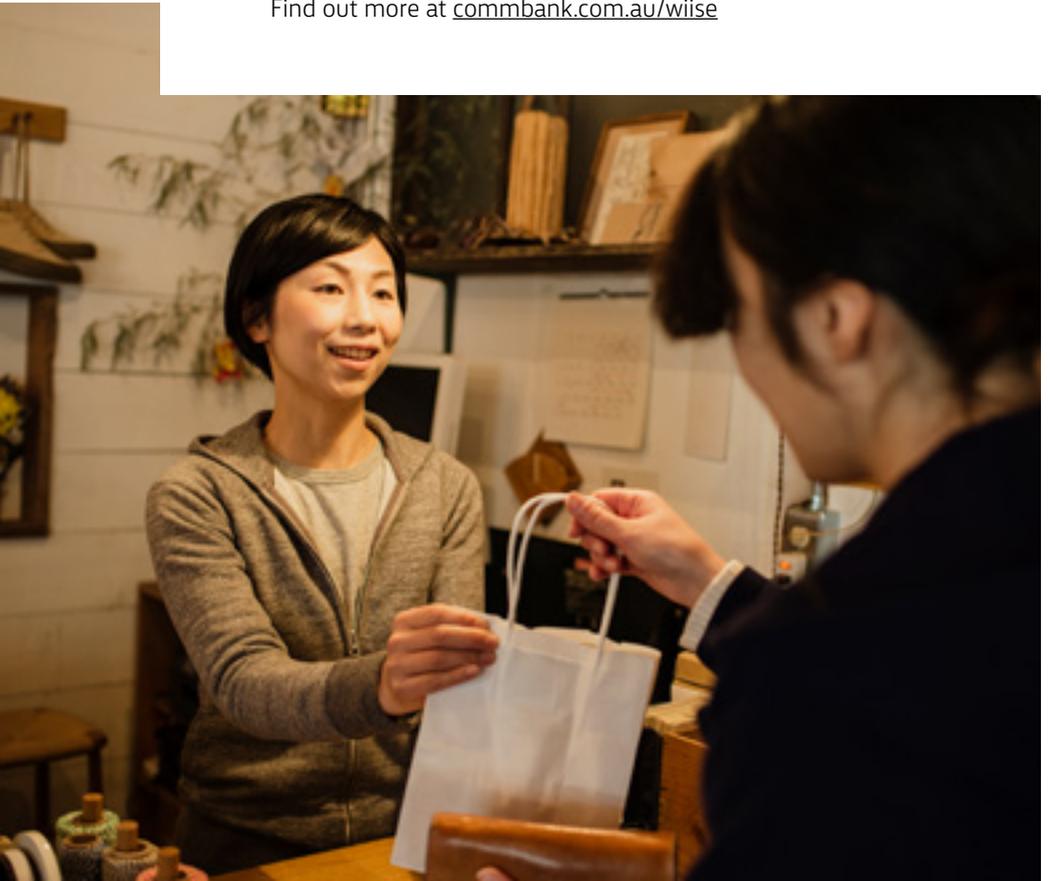
Breathe easy, knowing your privacy and security are protected when banking online. We have a range of products and services designed to protect you, plus a dedicated team working 24/7 looking for suspicious transactions.

Find out more at commbank.com.au/onlinesecurity



Discover insights about your business and customers

- **Daily IQ** – Unlock insights to help optimise your cash flow, enhance performance and grow your customer base with Daily IQ⁵ – a free business tool available to eligible customers in NetBank and CommBiz.
Find out more at commbank.com.au/dailyiq
- **Vonto** – Get powerful business insights that you can act on. Vonto connects the tools you already use, like Xero, social media, analytics and more, to deliver a daily feed of actionable insights. Best of all, Vonto is free, no matter who you bank with.⁶
Find out more at vonto.com
- **Wiise** – See the big picture by collecting all your business data in one place, including business transactions, accounting and analytics. Wiise is clever business software created by KPMG, built on Microsoft, supported by CommBank and tailored for you.
Find out more at commbank.com.au/wiise



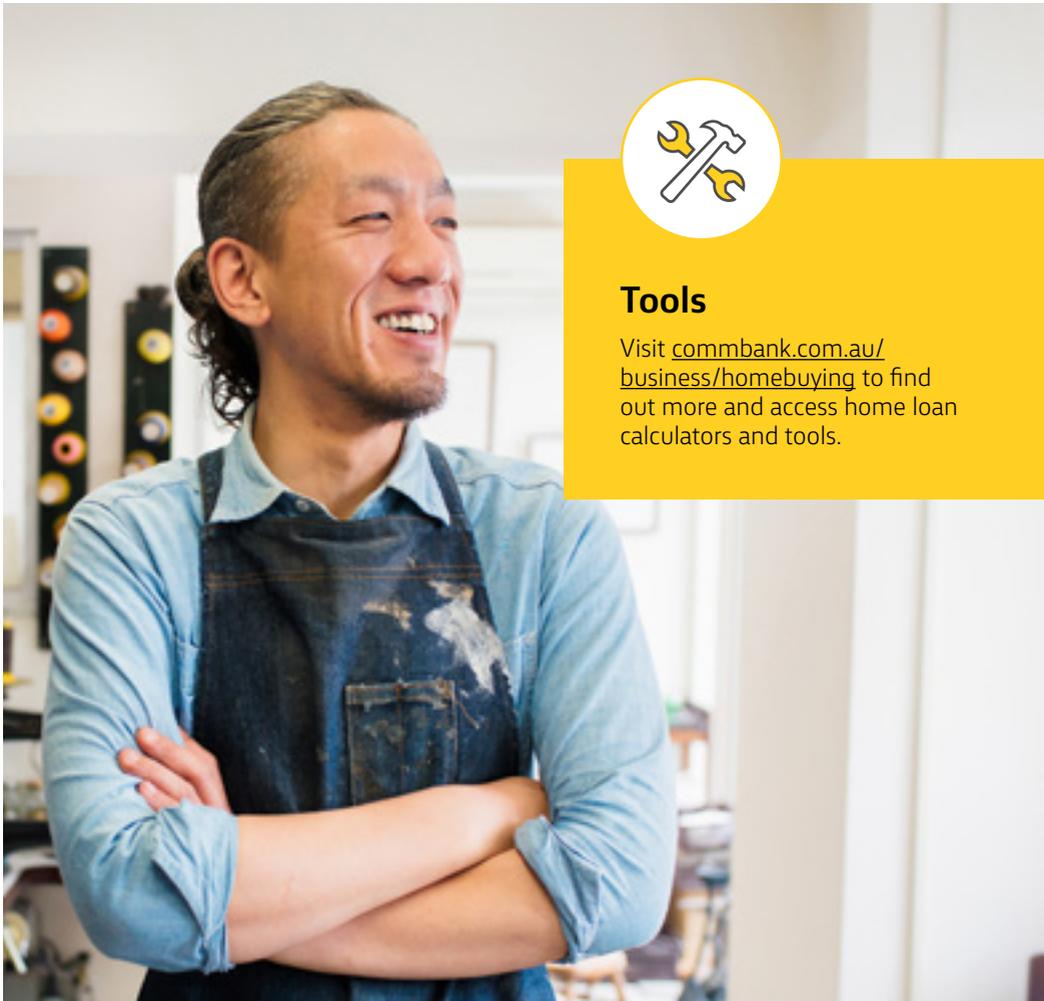
Specialist solutions

Home Lending

We know keeping the momentum going in your business is important. That's why we're here to help you, whatever your home buying needs and however you do business.

Speak to a business home lending specialist at a time and place that suits you – whether it's at your business, your home, a branch or over the phone. They're experts in self-employed and business customers, with a deep understanding of business financials and cashflow, so they can help you find the right solution faster.

Book an appointment now at commbank.com.au/homeloanappointment



Tools

Visit commbank.com.au/business/homebuying to find out more and access home loan calculators and tools.

Things you should know

This information is current as at 17 March 2020 and is prepared without taking into account your individual and/or business needs and objectives. Please obtain independent financial, legal, tax and other relevant advice prior to making any investment decision. CommBank has the right to change or cancel this offer at any time without notice.

Credit provided by the Commonwealth Bank of Australia for business and commercial purposes only. These products are only available to approved business customers and for business purposes only. Applications for finance are subject to the Bank's eligibility and suitability criteria and normal credit approval processes. Fees, charges and Terms & Conditions apply.

View our [Current Terms and Conditions for Business Finance](#) and [CommBank business savings and transaction accounts](#) or visit www.commbank.com.au/important-info/business and consider them before making any decision about this product. For current interest rates, visit our commbank.com.au.

1. You can only open an account online if you're a new or existing customer who is either a sole trader or director of a private company (Pty Ltd). You'll need to set up your business with us so we can verify your business details with ASIC. Once your beneficial owners and nominated directors have verified their ID (we'll email them instructions to do this online), you'll be able to open and start using your account. You'll be providing information to us on behalf of directors and owners in accordance with our Privacy Policy - make sure you've got their permission to do so before you start.
2. Excludes non-Commonwealth Bank ATMs here and all ATMs overseas, EFTPOS transactions overseas, transfer group payments to third parties, international money transfers, CommBiz and NetBank service fees and separate services such as bank cheques, periodic payments and transfers/deposits to other banks. Wholesale relationship managed customers may be notified at any time that their account is subject to transaction fees on electronic transactions and Commonwealth ATM cash withdrawals.
3. Aggregate balance of all Farm Management Deposit (FMD) Accounts (both fixed term and at-call) must not exceed \$800,000. This is the case even if FMDs are held in different institutions. If necessary, seek professional advice before making any investment decision. Please note that past performance is not a reliable indicator of future performance. View our [Financial Services Guide](#). View [General Information and Terms and Conditions](#) issued by Commonwealth Bank of Australia for Farm Management Deposit Account before making any decision about the product.
4. The Bank does not charge for the alerts service, but you may incur message and data charges from your telecommunications service provider. Alerts are sent in real time 24/7. Delivery of alerts may be delayed for various reasons, including service outages affecting your phone, wireless or internet provider; technology failures; and system capacity limitations. Please check your balance before entering into any transactions. Alerts may be suspended by the Bank at any time without notice.
5. Daily IQ has been prepared as a research tool for general informational purposes only and should not be relied on to make business decisions or for account reconciliation. The information may be incomplete or not up to date and may contain errors and omissions. Any projections and forecasts are based on a number of assumptions and estimates, including future events and contingencies, which may be inaccurate. The Industry Sales Comparison, Busiest Times, Total Card Sales, Loyalty, Demographics and Location tools within Daily IQ are only available to eligible CommBiz and NetBank customers with a CommBank merchant facility settling into a CommBank settlement account.
6. Any information provided via the Vonto App or the Vonto Website is intended to provide insights relevant to your business based on the data provided by you and your data providers. As such, the insights may not necessarily have regard to your business' financial situation or needs and are not intended to serve as a substitute for professional advice. Before acting upon any insights provided via the Vonto App or the Vonto Website, you should consider their appropriateness to your circumstances and seek professional advice.

Commonwealth Bank of Australia ABN 48 123 123 124 AFSL and Australian credit license 234945

We're here to help

Our dedicated team across Australia are ready to assist you at every step of your journey.



Call us – **13 1998**, 24 hours a day, 7 days a week



Visit our website – commbank.com.au/smallbusiness



Drop into a branch – commbank.com.au/locateus

