

A man in a dark pinstriped suit and tie is looking at a tablet. In the background, another man in a suit is visible, slightly out of focus.

CommBiz Markets

Online Solutions



What is CommBiz Markets?

CommBiz Markets is a fast, easy and safe online electronic banking channel for institutional, corporate and business customers. There is no need to have application-specific software installed – you can access CommBiz Markets from any web browser.

CommBiz Markets allows you to access and transact on the following products online:

- › Foreign exchange (subject to approval).
- › Money market investments – Cash Deposit Account (CDA) and Cash Relationship Account (CRA).

Why use CommBiz Markets?

CommBiz Markets is suitable for companies, partnerships, incorporated associations, businesses and non-profit organisations with an ongoing need for real-time foreign exchange transactions and investments management. You should consider the CommBiz Markets service if you:

- › Make or receive international payments (including international cross-currency payments) and transact foreign exchange.
- › Have a CDA or CRA with the Bank which you would like to access online.

Who is eligible for CommBiz Markets?

CommBiz Markets is designed for:

- › Companies, partnerships, incorporated associations, businesses, and non-profit organisations with an ongoing need for real-time foreign exchange transactions with a minimum foreign exchange turnover of AUD 250,000 per annum, or
- › Companies, partnerships, incorporated associations, businesses, non-profit organisations and high net worth individuals who hold, or intend to open, either a CDA or CRA and wish to be able to transact on the account online.

Foreign exchange transactions and settlements using CommBiz Markets are not offered to individuals, whether or not they have an ABN.

Key benefits

The benefits of CommBiz Markets

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|----------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Simplicity and convenience | CommBiz Markets is a simple and convenient way for businesses to exchange foreign currencies and manage investments online. |
| Accessibility | <ul style="list-style-type: none"> › Foreign exchange transactions: 7am Monday (Sydney time) to 5pm Friday (New York time) › Money Markets access: 8am – 9.30pm (Sydney time) Monday to Friday › Client Support (+61 1300 222 339) offers dedicated post sales support: 8am – 6pm (Sydney time) Monday to Friday |
| Mobile | <ul style="list-style-type: none"> › Ability to view outstanding FX trades via the CommBiz Mobile App › Ability to authorise FX trades on the CommBiz Mobile App |

Foreign Exchange

- › Access to real-time online foreign exchange pricing.
- › Online access to spot, value today and value tomorrow transactions. Forward transactions and optional dated forwards are available upon application and subject to credit approval.
- › Save time with fast and easy data retrieval (electronic deal receipts).
- › User-friendly functionality allows you to easily set up settlement instructions, review transaction information and customise your user/s entitlements.
- › Multi-location and multi-user access.
- › Choice of foreign exchange settlement options including BPAY®, Direct Debit from an eligible bank account, and Electronic Funds Transfer (EFT) from your nominated Commonwealth Bank account or from an eligible account you hold with another bank.
- › Ability to bulk upload a large number of outgoing foreign currency transactions.
- › Ability to authorise FX transactions on a mobile device via the CommBiz Mobile app.
- › Ability to transfer and export data with ease.
- › Ability to view indicative spot rates before booking a foreign exchange trade*.

* These indicative spot rates are intended as a guide only. Before proceeding, you should confirm the latest exchange rates by requesting a quote under 'New Trade', or contacting your FX Dealer. Due to market conditions, occasionally some rates may be unavailable.

Money Markets

- › Transact on your At-Call, 11am Call, Fixed Term Deposits and/or Security Investments held within your CDA or CRA.
- › Access real-time pricing for Fixed Term Deposits and Security Investments for terms of one to six months.
- › Ability to change maturity instructions relating to your Fixed Term Deposits and Security Investments up to the business day prior to maturity.
- › Ability to view and/or export your CDA and/or CRA balances, transactions and interest/earnings history.
- › Ability to print and/or save Confirmation advices at the time of transaction.
- › Ability to request your last issued statement.

Security

All information transmitted to and from the Bank online is encrypted to the highest commercial standards.

Each user authorising transactions or carrying out an administrative role will receive a password and security token to protect their personal profile. You can also assign different access and authorisation levels to people in your business to match your settlement authorisation requirements.

Risks

You can find out more about CommBiz Markets, in particular the risks and costs involved, by referring to the PDS which is available online at www.commbiz.com.au or by calling +61 1300 222 339. Please contact your relationship manager or one of our market specialists to discuss any risks applicable to you.

Points to consider

Foreign Exchange

- › The Bank will only settle a transaction subject to credit approval or after it unconditionally holds cleared funds representing your entire liability at the time of settlement of the transaction.
- › If you have more than one transaction with the same settlement date and the same currency, all payments may be combined into a single net payment between you and the Bank.

Money Markets

- › Repayment of funds from your CDA or CRA are subject to funds being cleared.
- › Payments from your CDA or CRA will only be made to a bank account in the same name as the CDA or CRA.
- › You can make deposits to your CDA or CRA at any branch of the Commonwealth Bank or by direct debit of an eligible Commonwealth Bank account in the same name as the CDA or CRA.

Contact us

For more information contact your relationship manager or one of our market specialists.

Client Support:

+61 1300 222 339

8am – 6pm (Sydney time), Monday to Friday

commbiz.com.au

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Important information

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