

WE BRING YOUR BUSINESS & PERSONAL BANKING TOGETHER

SMALLBiz



 **Community CPS Australia**
Share the difference

 **United
Community**

 **Companion**
credit union

 **Wagga**
Mutual

As a member-owned financial institution, our focus is very much on you, our member. To us you are more than just an account number on a monthly statement, we want to build a lasting relationship and work with you to achieve your lifestyle goals - not only in the short term, but throughout your life.

Our tailored SMALLBiz package is a great way for you to confidently manage your business finances. You'll find the advice you want and a range of products and services to help you achieve your professional goals.

And by combining your business and personal banking under one roof, you'll enjoy greater membership rewards¹.

In this document, the expressions 'the Credit Union', 'we', 'our' and 'us' refer to Community CPS Australia Ltd ABN 15 087 651 143; and the expressions 'you' and 'your' refer to any person who has obtained a product or service. United Community, Companion Credit Union and Wagga Mutual Credit Union - Divisions of Community CPS Australia Ltd ABN 15 087 651 143 AFSL/ACL 237856.

Your day to day banking needs covered

With flexible features that give you more options for managing your business finances your way and no monthly account keeping fees, our SMALLBiz accounts have you covered.

SMALLBIZ ACCOUNT

Our SMALLBiz Account offers everyday business banking convenience and access to your cash when and where you want it with a choice of cards, personalised cheques, access via our Branches, Internet and Telephone Banking.

- **Payroll and payment options**
Efficient options for the payment of bills, loans and wages using Internet Banking.
- **Manage your GST**
Use a SMALLBiz GST account to separately manage your GST obligations.
- **Working capital**
Add an overdraft limit to assist with everyday cash flow requirements.

Saving and Investments

When it comes to investing your business's surplus funds, it's important to know all your options. Choose high returns and the freedom to add to or withdraw from your investment at any time or select a fixed return on your money without access to those funds.

monEsaver INTERNET SAVINGS ACCOUNT

The monEsaver Internet Savings Account is a quick, no fuss way to manage your surplus business funds. With free, unlimited Internet and Telephone Banking transfers you can access funds 24 hours a day, 7 days a week and still earn a high interest rate to make your money work harder towards your goal.

TERM DEPOSITS

Our term deposits offer competitive fixed interest rates. You can invest for as little as three months and, because you know beforehand how big your returns will be, you can plan for your future with confidence. You'll need just \$500 to get you started.



The right business loan

If you're thinking about buying or starting your own small business, or even expanding your small business into a medium one, talk to one of our business loan consultants about the right loan for your situation. We offer a variety of short-term or long-term lending options to suit your business requirements – and we understand that not all businesses are the same.

SHORT TERM FINANCE OR FREE UP WORKING CAPITAL

Add an overdraft facility to your SMALLBiz Account for a convenient short-term finance solution to help maintain your business liquidity and free up working capital.

MEDIUM OR LONG TERM FINANCE FOR YOUR BUSINESS

Whether you are purchasing or expanding your business, need vehicle finance or have other investment opportunities, we offer term loans and line of credit loans with flexible options for your long-term business finance needs.

Greater rewards

Ask us about how your business can earn rewards¹ such as credit towards our products and services or a Virgin Blue gift voucher.

And enjoy the greater membership rewards that come with bundling your everyday personal, business banking and insurance needs under one roof.

Accessing Your Money

We offer a variety of convenient and secure ways for you to access your business funds when and where you need. Collect our **Accessing Your Money** brochure or ask one of our friendly staff for all the details.

Plan for your future

Getting today's details right and planning for the future with confidence are an important part of achieving your business and personal goals. You can do this with quality taxation and accounting advice and smart financial planning.

ACCOUNTING AND TAXATION SERVICES

Eastwoods Accounting and Taxation Pty Ltd (ABN 32 008 214 033) can assist with a wide variety of accounting and taxation services to plan your business and personal needs.

FINANCIAL PLANNING

Eastwoods Wealth Management Pty Ltd (ABN 17 008 167 002, AFSL 237853) qualified Financial Planners and Advisers will focus on getting the right strategy for your needs and will tailor an individual plan for you.

TERMS AND CONDITIONS

1 Members with combined business and personal banking of \$200,000 or more are eligible for Pinnacle Plus rewards.

Normal lending criteria, terms and conditions, fees and charges are payable. Terms, conditions, fees and charges apply to all products and services listed. Before acquiring any product you should consider whether it is appropriate for you.



Member Contact Centre

Tel: 13 25 85

Websites

www.communitycps.com.au

www.unitedcommunity.com.au

www.companion.com.au

www.waggamutual.com.au

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