



PHONE 132 142

Apply

Essentials

A great value business transaction account

- For a low monthly fee of \$6.50, you get \$15 worth of transactions included each month ¹
- Full access to your funds using ATM, cheque, branch, Business Online and Business Telephone Banking
- Pay your bills using BPAY[®], direct debit or periodical payments
- Paperless [eStatement](#) available
- Enhance your account with an optional line of credit ² or a Business Debit MasterCard[®]

Did you know?

In 2011, Money Magazine has awarded Westpac the prestigious 'Business Bank of the Year' award for the fourth year in a row.

Things you should know

1. Other fees and charges may be payable. Fees and charges apply if you exceed your monthly allowable transaction value
2. Terms and Conditions apply. Any line of credit application will be subject to the Bank's normal lending criteria

BPAY[®] Registered to BPAY Pty Ltd ABN 69079137518

MasterCard[®] is a registered trademark of MasterCard International Incorporated.



<http://www.westpac.com.au/business-banking/bank-accounts/business-transaction-accounts/business-one-low/>

This information does not take your circumstances into account. Read the relevant Product Disclosure Statements or other disclosure documents before making a decision. Unless otherwise specified, the products and services described on this website are available only in Australia from Westpac Banking Corporation ABN 33 007 457 141 AFS Licence No. 233714. Conditions and fees apply.

Features

- For a low monthly fee of \$6.50, you get \$15 worth of transactions included each month ¹
- Access to a Business Debit MasterCard [®]
- Access to an optional [line of credit](#) or a term and repayment loan subject to our normal lending criteria ² - fees and charges apply.

Things you should know

1. 'Allowable Transaction Value' represents the value of transactions available under this plan. For example if you pay a \$6.50 monthly plan fee you can access \$15 worth of transactions without incurring additional fees. Unused value cannot be transferred or refunded. Once you have used up your allowable transaction value, excess transaction fees apply for each and every subsequent transaction and are calculated at the applicable rate according to the plan you have chosen
 2. Terms and Conditions apply. Any line of credit application will be subject to the Bank's normal lending criteria
- MasterCard[®] is a registered trademark of MasterCard International Incorporated.



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Fees

Westpac Business One - Low Plan fees

Fee	Amount
Monthly plan fee	\$6.50
Monthly allowable transaction value ¹	\$15
Self service (electronic) deposits/withdrawals ²	20c per transaction
Cheques written/deposited ³	60c per cheque
Staff assisted deposits/withdrawals ⁴	\$1 per transaction
Narrated credits ⁵	\$1 per transaction
eStatements	NIL

Transaction fees (charged per transaction not included in the monthly allowable transaction value)

Fee	Amount
Non-Westpac/St.George/BankSA branded ATMs within Australia (cash withdrawals or balance enquiries) ⁶	NIL
Overseas ATM cash withdrawals ⁷	\$5.00. Nil for cash withdrawals from ATMs belonging to institutions in the Global ATM Alliance
Overseas ATM balance enquiry	NIL
Westpac Foreign Transaction Fee ⁸	The fee amount charged is dependent on the nature of the transaction

Account enquiries

Fee	Amount
Non-Westpac/St.George/BankSA branded ATMs (within Australia) ⁶	NIL
Business Telephone Banking ⁹	<p>20 free enquiries per month then excess enquiry fees are charged per excess Business Telephone Banking enquiry: \$0.25 self-service, \$0.65 staff-assisted.</p> <p>Note: the Business Telephone Banking excess enquiry fees on these accounts do not apply if the minimum monthly balance in the account is greater than \$5,000 or where a minimum \$5,000 overdraft exists</p>



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Fee	Amount
Business Online	Account enquiries are always free when you use Business Online

Things you should know

1. Other fees and charges may be payable. Fees and charges apply if you exceed your monthly allowable transaction value.
2. EFTPOS and ATM withdrawal fees are not applicable if your business account does not have card access
3. A deposit to an account with two cheques will count as three transactions, one for the deposit (which is charged as a branch transaction) and one for each cheque lodged because each item requires individual processing
4. The branch staff assisted electronic fee is applicable if your business account does not have card access
5. Narrated credits are branch transactions using a serial number encoded deposit slip designed to allow you to identify the deposit from the serial number used
6. Non-Westpac/St.George/BankSA branded ATMs apply an ATM operator fee by the ATM Owner, which is disclosed at the time of the transaction on the ATM screen. This fee will be debited on the day (or next business day) of the transaction and itemised separately on your statement
7. Some overseas banks may also apply a surcharge to withdrawals from their ATMs. This should be drawn to your attention before you proceed with your transaction. This surcharge amount will be added to your withdrawal amount, converted to Australian dollars and debited to your account as one transaction. Details of how to access your accounts via an ATM while overseas, and of the participating institutions in the Global ATM Alliance, are available in the 'A banking guide for overseas travel' brochure. Visit your local branch, call Business Telephone Banking for further details or sign-in to www.westpac.com.au/business
8. The Westpac Foreign Transaction fee is payable and will be incorporated into the \$AUD transaction amount shown on your statement. The fee charged will either be:
 - (a) 3% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located outside of Australia (comprising of 2% Westpac Processing Fee plus 1% Westpac On-Charged Scheme Fee)
 - (b) 2.2% of the \$AUD transaction amount where a transaction is made in foreign currency and the merchant or financial institution accepting the card is located in Australia (comprising of 2% Westpac Processing Fee plus a Westpac On-Charged Scheme Fee of 0.2%)
9. Account enquiries include balance enquiries and obtaining the details of a deposit or withdrawal. An account balance received immediately after, and as part of, a withdrawal transaction is exempt from fees and does not count towards the number of free transactions



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Rates

Interest rates p.a.

Amount	Rate ¹
\$0 - \$1,999	NIL
\$2,000 - \$19,000	NIL
\$20,000 - \$49,999	NIL
\$50,000 - \$99,999	NIL
\$100,000 - \$249,999	NIL
\$250,000 - \$499,999	NIL
\$500,000 plus	NIL

Rates are current as at 13 December 2011 and are subject to change. Interest is calculated daily and paid monthly.

[View the Westpac Business One - Low Plan essentials](#)

Things you should know

1. The interest rates shown above do not apply if you have a netted interest arrangement or set-off agreement. Credit interest, where applicable, is calculated daily and credited to the account monthly in arrears, on the last business day of each calendar month. Balances in your account on and after the last business day of the month, including deposits made to your account on or after the last business day of the month, will not be included in the interest calculation for that month, but the interest calculation for the following month. Interest is only payable on the amount of the closing daily balance in excess of \$2,000. For example, if a customer's closing daily balance was \$10,000, interest will be calculated on \$8,000.



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Links

- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Deposit Accounts for Business Customers Terms and Conditions (PDF 678kb)
<http://www.westpac.com.au/docs/pdf/bb/deposit-accts-bus-customers-tandc>
- > eStatement
<http://www.westpac.com.au/personal-banking/bank-accounts/manage-my/electronic-statements/>
- > line of credit
<http://www.westpac.com.au/business-banking/business-loans/short-term-finance/business-loans/>
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