



Westpac Business Cash Reserve Bonus

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Apply

Essentials

A competitive interest, online savings account with bonus interest

- Earn interest (including bonus) of up to 4.60% p.a. when no withdrawals are made in a calendar month ¹
- Competitive interest paid on balances of \$10,000 or greater
- No monthly service fee ²
- 24/7* access to your funds via Business Online and Business Telephone Banking with unlimited free transfers between linked Westpac accounts held in the same name as the Westpac Cash Reserve Bonus account
- Paperless [eStatements](#) available.

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. Both bonus interest rate and base interest rate are variable and may change at any time. Bonus interest is paid upon customer not making any withdrawals during the 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 and interest rate applicable for that month, but in the interest calculation and interest rate applicable for the following month. See terms and conditions for further information
 2. Other fees and charges apply. Terms and conditions apply.
- * Subject to systems availability



<http://www.westpac.com.au/business-banking/bank-accounts/savings-investment-accounts/business-bonus-account/>

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.

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Fees

Account fees

Monthly service fee	NIL
Number of free transactions per month	Unlimited transfers between other Westpac Business transaction accounts held by customer in the same name(s) as the Westpac Cash Reserve Bonus account, using Business Online or automated Business Telephone Banking only.
eStatements	NIL

Transaction fees (charged per transaction)

Self-service (electronic) withdrawals ¹	NIL ^{2,3}
Self-service (electronic) deposits	NIL ²
Cheques written	N/A ⁴
Cheques collected/deposited ⁵	\$2.50
Staff assisted withdrawal ⁶	N/A ⁴
Staff assisted deposit	\$2.50
Narrated credits ⁷	N/A ⁴

Account enquiries

Business Telephone Banking ⁸	Unlimited free self-service enquiries
Business Online	Account enquiries are always free when you use Business Online

Things you should know

1. EFTPOS and ATM withdrawal fees are not applicable as the Business Cash Reserve Bonus account does not have card access
2. Transfers between linked Westpac accounts only
3. Electronic withdrawals (excluding Periodical Payments) from a Westpac Business Cash Reserve, Westpac Self Super Online or Westpac Business Cash Reserve Bonus account to an account other than a Westpac Business account held in the same name are not allowed. If such a withdrawal occurs, a \$5.00 fee applies per transaction. For Periodical Payments, refer to the Associated account fees and charges section
4. These channels are not available, however if these transactions occur for each transaction a \$5.00 fee will be incurred
5. 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
6. The branch staff-assisted electronic fee is not applicable as the Business Cash Reserve Bonus account does not have card access
7. Narrated credits are branch transactions using a serial number encoded deposit slip designated to allow you to identify the deposit from the serial number used



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8. 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 fee free transactions.



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Rates

Standard variable interest rates p.a.¹

Amount	Interest rate with bonus	Interest rate without bonus
\$0 - \$9,999	Nil	Nil
\$10,000 - \$19,999	4.60%	1.45%
\$20,000 - \$49,999	4.60%	1.45%
\$50,000 - \$99,999	4.60%	1.45%
\$100,000 - \$249,999	4.60%	1.45%
\$250,000 - \$499,999	4.60%	1.45%
\$500,000+	4.60%	1.45%

[View the Westpac Business Cash Reserve Bonus essentials.](#)

Interest is calculated daily and paid monthly. Base interest rates and bonus interest rates are current as at 13 December 2011 and are subject to change at any time. They are tiered according to balance.

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Links

- > <http://www.westpac.com.au/business-banking/bank-accounts/cash-reserve-bonus-eligibility/>
- > 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>
- > eStatements
<http://www.westpac.com.au/personal-banking/bank-accounts/manage-my/electronic-statements/>
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