



PHONE 132 142

Apply

Essentials

A competitive interest rate with full account access

- No monthly service fee¹
- Suited to businesses with low transaction activity who want a competitive interest rate
- Earn up to 3.75% p.a. on balances over \$500,000²
- Full access to your funds using ATMs, cheque, branch, Business Online and Business Telephone Banking
- Pay your bills using BPAY[®], direct debit or periodical payments
- Your business overdraft can be held on this 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. Other fees and charges are payable. Terms and Conditions apply. Any line of credit application will be subject to the Bank's normal lending criteria
2. Interest rate is variable and may change at any time.

BPAY[®] Registered to BPAY Pty Ltd ABN 69079137518.



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

Fees

Account fees

Monthly service fee	NIL
Number of free transactions per month	NIL
eStatements	NIL

Transaction fees (charged per transaction)

Self-service (electronic) withdrawals ¹	\$0.50
Self-service (electronic) deposits	\$0.50
Cheques written	\$1.00
Cheques collected/deposited ²	\$1.00
Staff assisted withdrawal ³	\$2.50
Staff assisted deposit	\$2.50
Narrated credits ⁴	\$2.50
Non-Westpac/St.George/BankSA branded ATM within Australia (cash withdrawals or balance enquiries) ⁵	NIL
Overseas ATM cash withdrawal ⁶	\$5.00. Nil for cash withdrawals from ATMs belonging to Institutions in Global ATM Alliance
Overseas ATM balance enquiry	NIL
Westpac Foreign Transaction Fee ⁷	The fee amount charged is dependent on the nature of the transaction

Account enquiries

Non-Westpac/St.George/BankSA branded ATMs (within Australia) ⁵	NIL
Business Telephone Banking ⁸	20 free enquiries per month then excess enquiry fees are charged per excess Business Telephone Banking enquiry:



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\$0.25 self-service, \$0.65 staff-assisted .

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 a minimum \$5,000 overdraft exists (where applicable).

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 if your business account does not have card access
2. 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
3. The branch staff-assisted electronic fee is not applicable if your business account does not have card access
4. 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
5. 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
6. 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 whilst 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
7. 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%)
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.

Amount	Rate
\$0 - \$9,999	NIL
\$10,000 - \$19,999	NIL
\$20,000 - \$49,999	1.55%
\$50,000 - \$99,999	3.00%
\$100,000 - \$249,999	3.30%
\$250,000 - \$499,999	3.55%
\$500,000+	3.75%

View the [Westpac Business Flexi essentials](#).

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

Things you should know



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

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Links

- > <http://www.westpac.com.au/business-banking/bank-accounts/business-flexi-apply/>
- > Adobe Acrobat Reader
<http://get.adobe.com/reader/>
- > Business Debit MasterCard® Terms and Conditions (PDF 199kb)
http://www.westpac.com.au/docs/pdf/pb/Westpac_Business_Debit_Mast1.pdf
- > 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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- > Westpac Business Flexi essentials
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