



PHONE 1300 656 251

Apply

Essentials

Flexible short term fixed rate finance

Westpac can provide you with short term, fixed rate finance for the shipment of goods. The advantages to both importers and exporters are that it is:

- Available in Australian dollars and most major currencies
- Has flexible terms and currencies
- Acts a useful cash management tool
- Fixed term to match that of the underlying trade transaction (not to exceed 180 days)
- Credit assessment undertaken to supply a credit limit based on your trade needs
- Interest can be charged on a discount (establishment) or yield (payment) basis
- Repayment is required in full at maturity
- Prepayment without penalty is allowed if within a 10 calendar day period prior to maturity
- Rollover of the facility is permitted as long as the term does not exceed 180 days
- A minimum \$20,000 loan amount limit applies, there is no maximum limit.

Benefits

The benefits for importers include the:

- Attractive interest rates
- Ability to obtain discount from your supplier by paying on an 'at sight' basis.

The benefits for exporters include the:

- Attractive interest rates
- Ability to obtain:
 - pre-shipment finance for up to 30 days, or
 - post-shipment finance for up to a limit of 180 days including any pre-shipment finance.

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.



<http://www.westpac.com.au/business-banking/international-trade/trade-finance/trade-finance/>

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.

Things you should know

Credit facilities are subject to application and the Bank's normal lending assessment criteria. Fees and charges may apply to the products and services listed. Full details of the Terms and Conditions for all the products and services which do not have a Product Disclosure Statement are available on application.



<http://www.westpac.com.au/business-banking/international-trade/trade-finance/trade-finance/>

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.

Links

- > <http://www.westpac.com.au/business-banking/international-trade/trade-finance/trade-finance/trade-finance-apply-now/>



<http://www.westpac.com.au/business-banking/international-trade/trade-finance/trade-finance/>

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.