



Important notice to customers.

Indicator Rates.

Westpac's commitment to our customers includes keeping you up to date with changes to interest rates. The following rates apply to the Westpac products below.

Rates effective Monday 09 September 2019 except as noted in 'Things you should know'.

Business Finance	
Long-Term Finance Products	
Business Development Rate (base rate for Business Loans)	6.17% p.a.
Small Business Loan Rate	5.06% p.a.
Westpac Business/Agri Business One Loan Rate	3.11% p.a.
Business Equity Access Rate (base rate for Westpac Business Equity Access Loans)	5.29% p.a.
Short-Term Finance Products	
Overdraft Business Rate (base rate for Business Overdraft and Westpac Invoice Finance <\$2m)	6.99% p.a.
Small Business Overdraft Rate	6.26% p.a.
Invoice Finance 30-day Bank Bill Rate (Westpac Invoice Finance >\$2m) [‡]	2.59% p.a.
Reference Lending Rate (Corporate base rate)	6.48% p.a.
Mortgage Free Business Finance Rate (base rate for temporary Business Overdraft)	11.24% p.a.
Unarranged Lending Rate [∞]	15.66% p.a.
Overdue Rate [#] (current interest rate (CIR) for the facility under the applicable contract +3%)	CIR +3% p.a.
Products No Longer Available For Sale	
Bank Bill Business Rate (not available for sale – 30-day interest period) ^{**}	1.10% p.a.
Indicator Lending Rate (base rate for Business Overdraft) ⁺	8.14% p.a.
Business Equity Rate (base rate for Business Equity Line of Credit) ⁺	6.94% p.a.
Business Finance Rate (base rate for Business Development Loans) ⁺	6.17% p.a.
Business Builder Rate (not available for sale) ⁺	6.74% p.a.
Bank Bill Business Rate (available on the Bank Bill Business Loan/ Westpac Agri Finance Loan – 30-day interest period) ^{+^~‡}	3.02% p.a.
Bank Bill Business Rate (available on the Bank Bill Business Loan/ Westpac Agri Finance Loan – 60-day interest period) ^{+^~‡}	2.99% p.a.
Bank Bill Business Rate (available on the Bank Bill Business Loan/ Westpac Agri Finance Loan – 90-day interest period) ^{+^~‡}	2.96% p.a.
Bank Bill Rate (base rate for Commercial Bills – 30-day rate for bills from \$500k – \$1m) ^{+^~‡}	3.02% p.a.

For enquiries call 132 142, 8am to 8pm, Monday–Friday AEST

Things you should know: These indicator rates are used as a basis to determine the interest rates charged on all relevant lending products. Margins may apply. All interest rates quoted are variable unless otherwise indicated. Fees and charges apply to the above lending products. Full details of terms and conditions are available on request. These may be varied or new terms and conditions introduced, in the future. All loans are subject to Westpac normal lending criteria. Interest rates are subject to change. [∞]The Unarranged Lending Rate was also our Overdue Rate until 31 August 2018. [#]This Overdue Rate is effective from 1 September 2018 and is the rate we can use when a default interest rate or overdue rate applies under your business finance agreement. If no interest rate applies to a facility, the Overdue Rate for that facility is our Unarranged Lending Rate, or other rate we determine. ⁺Not available to new borrowers. [^]These rates are subject to change on a daily basis. [~]Different rates apply for different interest periods that are not 30 days, details are available on request. ^{*}Rate effective 5 September 2019. [‡]These interest rates are current as at 06 September 2019. For details of interest rates that apply on any other date please contact Westpac.