

# Business & Community Accounts

## About this Document

This document contains important information regarding eligibility, product features and benefits, and specific terms.

## Who is this for?

Business operators and not for profit community groups

Feature	Benefit	Account	
		Business Plus	Community First
No minimum balance required	No need to bring along any money to get started	✓	✓
Funds 'at call'	Access to your money when you want it	✓	✓
Visa debit card	Conveniently access your money online, at point of sale or via ATMs <sup>1</sup>	✓	✓
Cheque book	Credit suppliers who prefer cheque as a payment method	✓ <sup>2</sup>	✓ <sup>2</sup>
Fee-free direct credits and cash deposit	Deposit as often as you like – flexibility	✓	✓
Banking app, internet banking and SMS alerts	Convenient access to your account 24/7. Pay your bills using BPAY, transfer money, auto transfers, view account balance and transactions	✓	✓
Direct debit	Allows regular expenses to be paid automatically, saving time	✓	✓
Overdraft facility available	Access to a pre-determined limit of credit while retaining regular transaction account functionality. Keep flow available.	Yes <sup>3</sup>	Yes <sup>3</sup>
Protected by the Federal Government Guarantee <sup>4</sup>	Feel confident your money is safe	✓	✓
Low monthly services fee	Access to multiple benefits for a low monthly fee	✓	Free <sup>4</sup>
Free transactions included <sup>5</sup>	Save money by structuring your banking to avoid fees	✓	✓
eStatements	Contribute to environmental sustainability. Save paper and benefit from immediate access to your statement history via internet banking	✓	✓

1. Direct Charge FREE when using ATM of Summerland Bank, or listed Bank.

2. Cheque books may only be requested by customers with an existing cheque facility up until 30<sup>th</sup> April 2025. New cheque facilities cannot be established.

3. Subject to credit assessment and terms and conditions.

4. Terms and conditions apply.

5. Refer to Fees, Charges and Transaction Limits schedule.

This is general advice only and may not be right for you. Please read the Financial Services Guide and Privacy Information, Accounts & Access Facility Conditions of Use and Fees, Charges and Transaction Limits schedule before making decisions. A copy can be obtained online, from one of our branches, or by contacting us on 1300 728 728.