

Business Credit Card

Put instant cash flow in your pocket, with a convenient and cost-effective card that streamlines everyday business purchases.

Quick and convenient, a Business Credit Card is the easy way to take care of everyday business expenses without carrying cheques and petty cash.

It helps you keep personal and business expenses separate, and take control of costs by channelling your spending through a single account.

You can choose between a low rate card, with no interest free period and no annual fee, and an interest free days card, with up to 55 days interest free on purchases. You can also use residential or non-residential property as security for a low rate card, reducing your interest rate even further.

Why choose a Commonwealth Bank Business Credit Card?

Streamline your spending	Easy to use and manage, a Business Credit Card works just like your personal credit card.
Choose an option to suit your business	Choose between: <ul style="list-style-type: none">• An interest free days card, with up to 55 days interest free on purchases.• An unsecured low rate card, with no interest free period and no annual fee.• A secured low rate card, with an even lower interest rate.
Take control of cash flow	Monitor your balance and transfer money 24 hours a day with NetBank or CommBiz.
Carry the card accepted around the world	As part of the MasterCard network, Commonwealth Bank business cards are accepted by over 32 million merchants around the world.
Protect your business	Our cardholders are automatically covered by: <ul style="list-style-type: none">• Transit accident insurance up to \$250,000.• Unauthorised use insurance up to \$150,000 pa.

Who does it suit?

Designed specially for local business owners, a Business Credit Card could suit you if:

- You need a credit card for yourself and a business partner (maximum of two cards).
- You would like to separate your business and personal expenses.
- You would like the option of either a low rate card or up to 55 days interest free.

To find out more about other Commonwealth Bank business cards, see overleaf.



Facts and figures

Maximum number of cards	Two.
Interest free days on purchases	<ul style="list-style-type: none"> • Low rate card: Nil. • Interest free days card: up to 55 days.
Minimum limit	<ul style="list-style-type: none"> • Unsecured: \$2,000. • Secured : \$50,000.
Maximum limit	<ul style="list-style-type: none"> • Unsecured: \$50,000. • Secured: \$100,000.
Annual fee	<ul style="list-style-type: none"> • Low rate card, unsecured: Nil. • Low rate card, secured: \$40 per card. • Interest free days, unsecured: \$60 per card.

Other solutions for your business

Corporate Credit Card	Take control of business expenses with a flexible corporate credit card that does away with cheques and petty cash.
Corporate Charge Card	Manage business expenses and procurement with a flexible and scaleable payment solution.
Business Overdraft	When unexpected costs arise, an overdraft can help you find the funds you need, and manage your changing cash flow requirements through the year.
Premium Business Cheque Account	A premium, interest-bearing cheque account with up to 40 fee-free transactions a month (other fees apply).
Business Online Saver	An easy-to-manage savings account with a high interest rate for balances of \$10,000 or more. The perfect place for excess cash flow.

Find out more

Contact your
Business Banker



Call 13 1998
24 hours a day,
365 days a year



Or visit
[www.commbank.com.au/
cardsforbusiness](http://www.commbank.com.au/cardsforbusiness)

Important information: Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions are included in the Loan Offer. Bank fees and charges may apply. • Terms and Conditions for Business Cheque and Savings Accounts issued by Commonwealth Bank of Australia ABN 48 123 123 124 are available on request. • For current interest rates, visit www.commbank.com.au/cardsforbusiness Commonwealth Bank of Australia ABN 48 123 123 124.